ETHICS
AND DOMINION

ETHICS AND DOMINION

AN ECONOMIC COMMENTARY ON THE EPISTLES

GARY NORTH

POINT FIVE PRESS
Dallas, Georgia

Ethics and Dominion: An Economic Commentary on the Epistles

Published by
Point Five Press
P.O. Box 2778
Dallas, Georgia 30132

Typesetting by Kyle Shepherd

This book is dedicated to

Jim and Judith Andruss

Who were present at the beginning

TABLE OF CONTENTS

Philippians

Colossians

I & II Thessalonians

Hebrews

James

I & II Peter

Revelation

PREFACE

And it shall come to pass, if thou shalt hearken diligently unto the voice of the Lord *thy God, to observe and to do all his commandments which I command thee this day, that the* Lord *thy God will set thee on high above all nations of the earth: And all these blessings shall come on thee, and overtake thee, if thou shalt hearken unto the voice of the* Lord *thy God.*

DEUTERONOMY 28:1–2

But it shall come to pass, if thou wilt not hearken unto the voice of the Lord *thy God, to observe to do all his commandments and his statutes which I command thee this day; that all these curses shall come upon thee, and overtake thee.*

DEUTERONOMY 28:15

A. Ethical Causation

The Bible teaches that we live in a world of ethical cause and effect. This was first revealed to man in Genesis 2. "And the Lord God commanded the man, saying, Of every tree of the garden thou mayest freely eat: But of the tree of the knowledge of good and evil, thou shalt not eat of it: for in the day that thou eatest thereof thou shalt surely die" (Gen. 2:16–17). It is therefore also the teaching of biblical covenant theology.

God governs mankind by means of five covenants: dominion, family, individual, civil, and ecclesiastical.[1] Point three of the biblical covenant[2]—ethics—is enforced by point four: sanctions.[3] Whatever we

1. Acronym DFISC: dominion, family, individual, state, church.

2. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 3. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, [1980] 2010), ch. 3.

3. *Ibid*., ch. 4.

think, say, and do has inescapable implications for our inheritance in eternity. "For we must all appear before the judgment seat of Christ, so that each one may receive what is due for what he has done in the body, whether good or evil" (II Cor. 5:10).[4]

Biblical ethics governs individual cause and effect, beginning with Adam. What about corporate cause and effect? What about the family? Yes? We are agreed. What about in the church? Yes? We are agreed. What about in the state? All of a sudden, a chill runs down the spines of modern Christians. "The state? You mean civil government? Is it governed by an explicitly biblical system of ethical cause and effect? Maybe not. Probably not. I don't know. Let's talk about something else."

This raises a crucial question for economics. In all but pure anarchistic theories of economics, civil government plays a role in economic practice and theory. The state enforces contracts. It punishes theft. It prohibits fraud. The state is a covenantal institution. *If the state, as a covenantal institution, is not governed by biblical law, then how can economics be biblical*?

As is true of all social theory, all forms of economic theory are structured by a five-point model, which reflects the biblical covenant. In every economy, as in every theory of economics, there is a sovereign source of law and order. There is a system of hierarchical accountability. There are laws of human action. There is a system of sanctions: rewards and penalties. Finally, there is a system of inheritance. Put simply:

1. Who's in charge here?
2. To whom do I report?
3. What are the rules?
4. What do I get if I obey (disobey)?
5. Does this outfit have a future?

B. Humanism's Economic Theory

I have said that all economic theory is structured by a five-point model. This includes humanist economics.

First, modern humanistic economic theory designates two sources of sovereignty: autonomous man and autonomous nature. All economic value is said to arise from land and labor. Both of these factors of production are scarce, i.e., at zero price, there is greater demand than supply.

4. Chapter 1.

Second, there is a system of accountability. There is some final agency that imposes sanctions. In economic theory and practice, there are two representative authorities: the free market and the civil government. With the exception of a handful of anarchistic economists, who deny the legitimacy of the state, all economies are seen as a mixture of market and state. In a free market social order, the primary agency of law enforcement is the market itself. For a socialistic economy, the state's central planning agency specifies sanctions, and the police enforce them.

Third, there is a system of laws. People's economic behavior in specific instances is predictable only because there are broad patterns of human behavior. Economists search for these predictable patterns of behavior. These patterns are referred to as laws of economics.

Fourth, every economy has a system of institutional sanctions that enhances or retards these patterns of behavior. Free market economists believe that the most powerful sanctions are profits and losses. Socialists rely on political and bureaucratic decrees, which they believe should supersede market processes. Socialist systems offer bonuses, promotions, and demotions.

Fifth, there is inheritance. The free market system is based on the survival of the efficient. For the socialist, inheritance is by government allocation: service to the sovereign People by way of meeting of centrally planned quotas and standards.

The key to all free market economic theories is the idea of endogenous change. The primary factors that direct individual and corporate change are inherent in the free market social and legal order. The free market is nearly autonomous in the sense of self-reinforcing and self-adjusting. It is system of positive and negative feedback.

The socialist economy is exogenous. It relies on the intervention of the state, which is governed by standards different from the free market, to direct the economic process.

C. Biblical Economic Theory

The Old Testament offered a covenantal system of economics. A sovereign Creator God (Gen. 1)[5] has delegated responsibility to mankind to administer the creation (Gen. 1:26–28).[6] The system had ethical laws: the Mosaic law. Success or failure for individuals and

5. Gary North, *Sovereignty and Dominion: An Economic Commentary on Genesis* (Dallas, Georgia: Point Five Press, [1982] 2012), ch. 1.

6. *Ibid*., chaps. 3, 4.

society come from obedience or disobedience to Bible-revealed laws (Deut. 28).[7] Inheritance was by obedience. "The righteous shall inherit the land, and dwell therein for ever" (Ps. 37:29).

The question arises: *Does the Mosaic covenant's structure still govern New Testament economic theory*? This is the issue of *hermeneutics*: biblical interpretation. Every system of theology has a hermeneutic, either self-consciously adopted or naively assumed.

This commentary rests on a specific hermeneutic: *a Mosaic law is innocent until proven guilty*. Unless a New Testament principle denies a Mosaic law, it is obligatory today. The most common hermeneutic today is different: *every Mosaic law that has not been explicitly affirmed by the New Testament is defunct*. Here is the covenantal debate: *continuity vs. discontinuity*. On what basis should Christians decide which Mosaic laws continue into the New Testament and which do not? By what principle of interpretation?

D. Economic Cause and Effect

The Mosaic law taught that there is ethical cause and effect in history. While there are discrepancies in individual situations between what a person experiences in history and what he will experience in eternity, the Bible teaches that *with respect to covenantal corporate sanctions, what we see in history reflects what will take place in eternity*. A society that breaks biblical laws cannot prosper for long. It may prosper for a generation or two, but at some point, God brings negative corporate sanctions against the society. It no longer can expand its covenant-breaking kingdom.

Psalm 73 teaches that, for a time, covenant-breakers are capable of prospering. "And they say, How doth God know? and is there knowledge in the most High? Behold, these are the ungodly, who prosper in the world; they increase in riches" (vv. 11–12). But this prosperity is a trap. It places covenant-breaking individuals on a slippery slope. "When I thought to know this, it was too painful for me; Until I went into the sanctuary of God; then understood I their end. Surely thou didst set them in slippery places: thou castedst them down into destruction. How are they brought into desolation, as in a moment! they are utterly consumed with terrors" (vv. 16–19). The psalmist came to the conclusion that it is a mistake to believe that covenant-breaking is productive in the long run.[8]

7. Gary North, *Inheritance and Dominion: AN Economic Commentary on Deuteronomy*, 2nd ed. (Dallas, Georgia: Point Five Press, [1999] 2012), ch. 68.

8. Gary North, *Confidence and Dominion: An Economic Commentary on Psalms* (Dallas,

The primary question that this commentary raises is this: Do the New Testament epistles teach a doctrine of covenantal continuity with the Mosaic law in the area of economics? I conclude that the answer is *yes*. Now I must prove this to your satisfaction.

Will you listen to me? Will you believe me?

E. Hearing and Believing

Paul wrote, "So then faith cometh by hearing, and hearing by the word of God: (Rom. 10:17). The power of hearing was far greater in Paul's era than in ours. Today, we sit and read. That was not true in Paul's era.

You need to know something that was crucial to Paul's era, which is not crucial in ours. It is this:

> INPAULSERAWRITINGHADNOSPACESORPUNCTUATIONPAPY RUSWAEXPENSIVESOWRITERSDIDNOTWASTESPACEONSPA CESBETWEENLETTERSORPUNCTUATIONMARKSALSOALLLET TERSWERECAPITALIZED

Got that? Once you understand this, things become clearer. But, you say, you do not understand it. To understand it, you need this:

> In Paul's era, writing had no spaces or punctuation. Papyrus was expensive, so writers did not waste space on spaces between letters or punctuation marks. Also, all letters were capitalized.

The introduction of spaces between letters began about a thousand years ago, in the medieval era.[9] In an often cited passage in Augustine's autobiographical *Confessions*, we read silently of how impressed he was with Bishop Ambrose's ability to read silently. "Now, as he read, his eyes glanced over the pages and his heart searched out the sense, but his voice and tongue were silent." This practice was so odd that Augustine searched for a logical explanation. "Perhaps he was fearful lest, if the author he was studying should express himself vaguely, some doubtful and attentive hearer would ask him to expound it or discuss some of the more abstruse questions, so that he could not get over as much material as he wished, if his time was occupied with others. And even a truer reason for his reading to himself might have been the care for preserving his voice, which was very eas-

Georgia: Point Five Press, 2012), ch. 17.

9. Matthew Carmody, "Thought and Language (Part 1)," *Richmond Journal of Philosophy*, XI (2005), p. 2. See also Alberto Manguel, *A History of Reading* (New York: Viking, 1996), ch. 2.

ily weakened. Whatever his motive was in so doing, it was doubtless, in such a man, a good one."[10]

It was not that Augustine could not read silently.

> So I quickly returned to the bench where Alypius was sitting, for there I had put down the apostle's book when I had left there. I snatched it up, opened it, and in silence read the paragraph on which my eyes first fell: "Not in rioting and drunkenness, not in chambering and wantonness, not in strife and envying, but put on the Lord Jesus Christ, and make no provision for the flesh to fulfill the lusts thereof."[11]

Silent reading was so difficult that very few literate people did it. Literate people read by reading aloud. When they heard their own voices, they mentally inserted spaces between words and punctuation marks. So, the epistles were meant to be read aloud. When we speak of "readers," we really mean "listeners." A literate person read the epistles aloud, even when he was alone.

The fact that you can read this book silently and in private is part of one of the greatest social transformations in history. It has had two stages. The first stage was the printing press. The second stage was the World Wide Web.

F. Other Epistles

There are three other epistles besides the ones I cover in this book. I have written commentaries on all of them: Romans,[12] First Corinthians,[13] and First Timothy.[14] They contain more economic material than we find in the epistles that followed.

While the book of Revelation is not generally classified as an epistle, it was an epistle. It was *the* epistle. There are more commentaries and more debates over the book of Revelation than any other epistle. But there is not much economic material in it. Nevertheless it contains the verse that describes the culmination of all economic theory. "He that overcometh shall inherit all things; and I will be his God, and he shall be my son" (Rev. 21:7).[15] This will end the curse of the

10. *The Confessions of St. Augustine*, VI:III.

11. *Ibid.*, VIII:XII

12. Gary North, *Cooperation and Dominion: An Economic Commentary on Romans*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012).

13. Gary North, *Judgment and Dominion: An Economic Commentary on First Corinthians*, 2nd ed. (Dallas, Georgia: Point Five Press, [2001] 2012).

14. Gary North, *Hierarchy and Dominion: An Economic Commentary on First Timothy*, 2nd ed. (Dallas, Georgia: Point Five Press, [2001] 2012).

15. Chapter 43.

earth: "But of the tree of the knowledge of good and evil, thou shalt not eat of it: for in the day that thou eatest thereof thou shalt surely die. And the LORD God said, It is not good that the man should be alone; I will make him an help meet for him" (Gen. 2:17–18).[16] But it will not end economics. There will still be scarcity in the culmination of the New Heaven and the New Earth, after the final judgment and resurrection, just as there was in Eden before the Fall.[17]

16. Gary North, *Sovereignty and Dominion: An Economic Commentary on Genesis* (Dallas, Georgia: Point Five Press, [1982] 2012), ch. 12.

17. Gary North, *Is the World Running Down? Crisis in the Christian Worldview* (Tyler, Texas: Institute for Christian Economics, 1988), pp. 124–28.

INTRODUCTION

> *The Lord shall command the blessing upon thee in thy storehouses, and in all that thou settest thine hand unto; and he shall bless thee in the land which the Lord thy God giveth thee. The Lord shall establish thee an holy people unto himself, as he hath sworn unto thee, if thou shalt keep the commandments of the Lord thy God, and walk in his ways.*
>
> DEUTERONOMY 28:8–9

The theocentric issue here is corporate sanctions: point four of the biblical covenant.[1]

Moses said that wealth in a covenant-keeping society is based on obedience to the laws of the covenant. Has this system of cause and effect changed in the New Testament? Is there some other lawful way to wealth for covenant-keepers? Jesus taught that there is not. "Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again" (Luke 6:38).[2] This is the biblical principle of *sowing and reaping*. This principle was taught in the Old Testament.

> Sow to yourselves in righteousness, reap in mercy; break up your fallow ground: for it is time to seek the Lord, till he come and rain righteousness upon you. Ye have plowed wickedness, ye have reaped iniquity; ye have eaten the fruit of lies: because thou didst trust in thy way, in the multitude of thy mighty men (Hosea 10:12–13).

There is a rival view of the origin of wealth: *the survival of the fit-*

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

2. Gary North, *Treasure and Dominion: An Economic Commentary on Luke*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 11.

test. This Darwinian biological principle was applied to society by right-wing social Darwinists in the late nineteenth century.[3] They concluded that the free market is valid because it is in conformity with this Darwinian principle. Successful individuals triumph by getting rich. Left-wing social Darwinists objected. They rejected the individualistic concept of survival. They focused on the collective: mankind. They argued that, because elite representatives of modern man as a species now understand the scientific principles of progress, the state can plan the economy so as to make it more efficient and productive.[4] Mankind as a species gains control over nature. In neither version of social Darwinism did biblical ethics play any role.

The authors of the epistles of the New Testament appealed to ethics as the basis of wealth. Specifically, they invoked Mosaic laws to defend their concept of economic success. They did not limit their commentaries to the individual Christian believer. They applied the principle of *ethical sowing and economic reaping* to society. Their concept of the biblical covenant extended beyond personal ethics and personal success. In this sense, they were consistent with Moses and the Old Covenant prophets.

Christian economics must begin with God's revelation of Himself through the Bible. We need biblical revelation to assess accurately economic cause and effect. The prophetic books and the epistles call men to repent. They promise blessings for repentance and cursings for disobedience. These blessings and cursings are historical. They are also both individual and social.

There is no radical discontinuity between the system of economic causation presented in the Old Testament and the system presented in the New Testament. The authors of the epistles recognized the authority of the Old Covenant and repeatedly invoked it. This commentary is a defense of this principle of biblical interpretation.

3. The two most noted defenders of this view were Herbert Spencer, who coined the phrase "survival of the fittest," and William Graham Sumner.

4. The most systematic defender of this view was Lester Frank Ward. Cf. Gary North, *Sovereignty and Dominion: An Economic Commentary on Genesis* (Dallas, Georgia: Point Five Press, [1982] 2012), Appendix A. Ward opposed the free market Darwinists and Christians with equal contempt.

II CORINTHIANS

1

ETHICAL CAUSE AND EFFECT

For we must all appear before the judgment seat of Christ, so that each one may receive what is due for what he has done in the body, whether good or evil.

II CORINTHIANS 5:10

The theocentric principle undergirding this passage is point four of the biblical covenant: sanctions.[1]

A. The Final Judgment

This passage focuses on the final judgment. As such, it is the archetype for all passages relating to sanctions. What *will* occur at the end of time serves as an ethical model for what *should* occur in history. *The doctrine of final judgment undergirds the biblical covenantal concept of sanctions*.

There are three covenantal institutions, meaning institutions established by a public oath before God: church, family, and state. Each of the three covenantal institutions has both positive and negative sanctions. In each of them, sanctions are imposed by the person officially sanctioned by the organization's officers to impose sanctions. This person represents the organization: point two of the biblical covenant.[2] For the individual covenant, God directly brings sanctions, in history as well as eternity. This was true of the dominion covenant.

There will be a final judgment. This final judgment will be perfect in its assessment of each individual's thoughts, words, and deeds. Jus-

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

2. *Ibid*., ch. 2.

tice will be meted out perfectly: there will be absolute consistency between individual history and individual eternity. Covenant-breakers will be rewarded according to their deeds, and covenant-keepers will be rewarded according to their deeds. Covenant-breakers will be subject exclusively to negative sanctions,[3] while covenant-keepers will be subject exclusively to positive sanctions.[4] This is because of the grace of God in the lives of covenant-keepers, because Christ bore all of the negative penalties at the cross. But this does not in any way deny the ethical cause-and-effect system that is described in Leviticus 26 and Deuteronomy 28. Those who deny that the ethical cause-and-effect system of Leviticus 26 and Deuteronomy 28 extends into the New Testament have a moral obligation to defend this position exegetically. They rarely do. They merely assume it.

Conclusion

This is the shortest chapter I have written in some 31 volumes of commentaries on the economics of the Bible. I hope you will remember its thesis, which is crucial for both biblical social and biblical economic theory.

3. "And that servant, which knew his lord's will, and prepared not himself, neither did according to his will, shall be beaten with many stripes. But he that knew not, and did commit things worthy of stripes, shall be beaten with few stripes. For unto whomsoever much is given, of him shall be much required: and to whom men have committed much, of him they will ask the more" (Luke 12:47–48). Gary North, *Treasure and Dominion: An Economic Commentary on Luke*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 28.

4. "If any man's work abide which he hath built thereupon, he shall receive a reward. If any man's work shall be burned, he shall suffer loss: but he himself shall be saved; yet so as by fire" (I Cor. 3:14–15). Gary North, *Judgment and Dominion: An Economic Commentary on First Corinthians*, 2nd ed. (Dallas, Georgia: Point Five Press, [2001] 2012), ch. 3.

2

NONMARKETABLE RICHES

Although saddened, we are always glad; we seem poor, but we make many people rich; we seem to have nothing, yet we really possess everything.

II CORINTHIANS 6:10

The theocentric issue of wealth and poverty is the issue of sanctions in history: point four of the biblical covenant.[1]

A. The Scent of Death

This verse appears in a section of the epistle in which Paul uses a series of contrasts in order to make a point. He is trying to get across to his listeners that the Christian life, if lived consistently, comes under negative sanctions. Critics of Christianity eventually become critics of those who speak on behalf of Christianity. *There is no escape from criticism when a Christian lives and speaks consistently with what he believes*. The reason for this, according to Paul, is that covenant-breakers recognize the threat to them that Christianity represents. He calls it the scent of death. Yet this same scent is a scent of life to covenant-keepers. "For we are unto God a sweet savour of Christ, in them that are saved, and in them that perish: To the one we are the savour of death unto death; and to the other the savour of life unto life. And who is sufficient for these things?" (II Cor. 2:15–16). So, the same lifestyle produces widely varying responses in different people. The Christian's critics are consistent. So are his advocates. Each group's evalu-

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

ations are consistent with its own presuppositions. The result is positive and negative at the same time, in response to the same words and deeds. Here is Paul's summary.

> We are honored and disgraced; we are insulted and praised. We are treated as liars, yet we speak the truth; as unknown, yet we are known by all; as though we were dead, but, as you see, we live on. Although punished, we are not killed; although saddened, we are always glad; we seem poor, but we make many people rich; we seem to have nothing, yet we really possess everything (vv. 8–10).

He begins the list with the contrast between honor and disgrace. He does not begin with finances. Then he moves to the issues of obscurity and fame. Then he moves to functional life and death. He speaks of being punished, but he insists that he has not been killed. The negative sanctions were severe, but they were not sufficiently severe to silence him or stop his ministry.

With this as background, we come to Paul's statement regarding sadness and happiness: "although saddened, we are always glad." How can someone be both at the same time? Because there is gladness in sadness. The supreme aspect in history of this is the cross. It began as sadness but ended in joy—for Christ above all, but also for the disciples. Paul can see the joyful results of the negative sanctions that produce sadness.

B. Wealth: Marketable and Nonmarketable

1. Two Kinds of Wealth and Poverty

Then he comes to the theme of wealth and poverty. Paul seems to be poor, but he has made other people rich. He seems to possess nothing, yet he insists that he has everything. It should be clear that he is not talking about marketable wealth. He is burdened by poverty, but this poverty does not slow him down or discourage him. Somehow, he overcomes poverty, and in doing so, he assists others in their quest for riches. But does he mean marketable riches? Given the nature of the contrasts in this passage, it is clear that he is talking about spiritual riches: things that are worth having, but which are not marketable. A person cannot buy them for money. He can buy counterfeits, but not the real things.

These nonmarketable riches are valuable assets. They are worth pursuing. But, whenever attained, they remain nonmarketable. The individual who attains them cannot go into the marketplace and offer

to sell them in exchange for other assets. These riches are real, but they are not marketable.

What kinds of riches does he have in mind? In other passages, he described the benefits of saving faith in history. These benefits do not exclude financial success, but financial success is not mandatory for those who would like to achieve these benefits. "But the fruit of the Spirit is love, joy, peace, longsuffering, gentleness, goodness, faith, meekness, temperance: against such there is no law" (Gal. 5:22–23). These, he contrasted with the works of the flesh.

> Now the works of the flesh are manifest, which are these; adultery, fornication, uncleanness, lasciviousness, Idolatry, witchcraft, hatred, variance, emulations, wrath, strife, seditions, heresies Envyings, murders, drunkenness, revellings, and such like: of the which I tell you before, as I have also told you in time past, that they which do such things shall not inherit the kingdom of God (Gal. 5:19–21).

Again, the crucial issue is this: *the riches he has accumulated are not marketable*. They are not bought and sold with money, favors, goods, or other services. The contrast is between marketable benefits and nonmarketable benefits.

2. Benefits in History

Paul is consistent in his assertion that there are benefits to be attained in history. He is not talking about what is commonly referred to as pie in the sky by and by. His focus is earthly. As surely as the negative sanctions that critics have imposed on him are historical, so are the benefits that he describes by using the language of marketable wealth. The contrast is not between time and eternity; the contrast is between marketable riches and non-marketable riches.

People search after these nonmarketable riches. Men commonly want to be regarded as honorable. They know that they cannot purchase honor. In fact, the very suggestion that honor could be purchased with money or other forms of wealth is ludicrous. The essence of honor is the fact that a person cannot be bought off with money or other forms of marketable wealth. A man seeks honor and wants to avoid disgrace.

Paul's critics have sought to disgrace him. The critics have not sought to steal his money. They have sought to steal his reputation. They perceive that what he possesses of great value is a good reputation. This good reputation strengthens him, and it strengthens his cause. They have sought to undermine his cause by undermining his legitimate claim to honor.

It would be naive to believe that wealth, meaning marketable wealth, is superior to such characteristics or benefits in life as honor and a good reputation. A man should also want to be known as truthful. If he lies in order to gain greater wealth, he has violated the law of God. Yet it is not just the Israelites who understand this relationship price of honor: not surrendering it for less valuable goods. The whole world recognizes this.

One aspect of honor is a commitment to truth-telling. The man does not want to be perceived as someone who lies for the sake of marketable goods, including money. A man who surrenders his honor or surrenders his reputation as a truth-teller for the sake of increased marketable wealth is regarded in most cultures as someone who has traded something of great value for something of lesser value. To use Jesus' language, this is someone who has sold the pearl of great price for money. The essence of wisdom is to buy the pearl with all of your money. "Again, the kingdom of heaven is like unto a merchant man, seeking goodly pearls: Who, when he had found one pearl of great price, went and sold all that he had, and bought it" (Matt. 13:45–46).[2] Jesus' point was not that money can buy this pearl of great price. His point was that nothing, including money, is worth holding onto in preference to God's kingdom. Money was His representative asset. If something can be purchased with money, the kingdom is not for sale in exchange for it.

3. The Pursuit of Riches

Paul is warning against the pursuit of riches that are marketable at the expense of riches that are not marketable. He is saying that people who imitate him with respect to truth-telling and honest dealing will receive wealth. This wealth cannot be purchased with money or marketable goods. Yet it is legitimate wealth, and it is preferable wealth.

It would be a mistake to argue that Paul insists here that marketable wealth and nonmarketable wealth are inherently in opposition to each other. He is seeking by this letter to gain donations from the church at Corinth for the support of the Jerusalem church. *He does not criticize materialistic wealth*. If it were not for the fact that the Corinthian church had great marketable wealth, because its members were wealthy, the church could not make a sizable donation to the Jerusalem church. Nowhere in his epistle does he criticize the Corinthians

2. Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 31.

for possessing great marketable wealth. He criticizes them for hanging onto their wealth so tightly that Christians who were suffering would be forced to suffer more than was necessary. Given the great wealth of the Corinthian church, and given the fact that the members of the church could afford to make a substantial donation of money for the support of the Jerusalem church, the church should give generously.

4. Marketable Wealth: A Tool

Paul understood that marketable wealth is a tool. It is a tool of relief. It is a tool of evangelism. It is a tool that can be used to extend the kingdom of God in history in a way that without such wealth, the task of kingdom-building would be more difficult. Marketable wealth is like a lever. You can move resistant barriers by means of a lever. Paul nowhere recommends that people not make good use of their marketable wealth; on the contrary, he advises them that they make good use of it.

He understood that, in the familiar phrase, "There is more where this came from." There is more marketable wealth available to successful people; therefore, they should not begrudge others a share of that wealth when others are suffering through no fault of their own.

5. The Welfare State

Paul does not call on the civil government to support the Jerusalem church. He calls on another church to support a distant church. He in no way suggests that the Jerusalem church had some sort of a legal claim on the marketable wealth of the Corinthian church. He does say that the Corinthian church should fulfill its promise, made months earlier, that it would support the Jerusalem church.

Paul is saying here that individuals who are wealthy in terms of marketable goods are in a position to help those who are also wealthy, though in need of marketable goods. The two forms of wealth are different. He did not say that the Corinthian church possessed greater wealth of significance than the Jerusalem church did. He implied that the Macedonian church, which had considerably less marketable wealth at its disposal than the Corinthian church did, was in possession of greater quantities of the nonmarketable wealth which Paul insisted, and Jesus insisted, is the preferable firm of wealth.

Jesus said that the way to build up wealth in the realm beyond the grave is to sacrifice marketable wealth in the present (Matt. 6:19–21).[3]

3. *Ibid*., ch. 13.

Paul does not say this here. Paul here is appealing to the consciences of the members of the Corinthian church, but he does not promise them extra blessings in the world beyond the grave as payment for their charitable giving. On the contrary, Paul tells them of benefits in history: possessing the kind of wealth that the Macedonian church possessed. This is also the same kind of wealth that he possesses. This wealth sustains him in the midst of a world of critics who deny that he possesses any of these forms of nonmarketable wealth.

C. No Call to Poverty

1. A System of Temporal Rewards

Paul does not come to them in the name of sacrifice as a goal in itself. He does not claim that giving up some of their wealth is a good thing in and of itself. He is saying rather that to surrender the marketable wealth which they had promised earlier to surrender will produce rewards in history. He is not talking about rewards of greater quantities of marketable wealth. He assumes that they have access to additional marketable wealth. This was a wealthy church. People who have the ability to make money also have the ability to make more money. Take away their money, let them loose in a strange city, and a year later, or two years later, these people will have accumulated wealth. Paul does not tell them to become poorer in marketable goods. He tells them to become rich in nonmarketable wealth.

He is not calling them to a life of poverty. Ministers who raise money for charitable causes have no commitment to the ideal of poverty. The whole point of their fund-raising is that they are attempting to reduce poverty. The means of reducing this poverty belongs to the person who has accumulated marketable wealth. Paul is not saying that wealth-making is a demonic ability. He is saying only that, if this is the only ability that a person possesses, then he is poor indeed. Such a person has cut himself off from the nonmarketable riches of this world. These riches are worth pursuing, for if they were not worth pursuing, Paul would not brag to them that he had accumulated such wealth by means of his ministry.

2. Nonmarketable Wealth and Poverty

This passage contrasts nonmarketable wealth and nonmarketable poverty. He has been called a liar; he has been called disgraceful. His name has been sullied. While this might have negative implications for his accumulation of marketable wealth, the fact that he has no

marketable wealth indicates that his concern with these false accusations had nothing to do with his concern over the affairs of his business. He did not say that these critics were making it more difficult for him to work as a tentmaker (Acts 18:3).[4] There is no suggestion that his concern about these false accusations was a concern over the status of his marketable wealth or his ability to gain additional marketable wealth. The contrast is between marketable wealth and nonmarketable poverty.

He realizes that by proclaiming the gospel faithfully, this will simultaneously gain him both nonmarketable wealth and nonmarketable poverty. In some circles, he will have a good reputation. In other circles, he will have a bad reputation. As Americans say, "it comes with the territory." He did not seek to refute those who accused him of being a liar. He simply went on about his work. He had no illusions about being able to reduce the number of false accusations against him, other than by surrendering his commitment to spreading the gospel. He was not willing to pay that price. The price that he was unwilling to pay was not the forfeiture of marketable wealth by refusing to compromise. The price that he was unwilling to pay was to achieve nonmarketable wealth by compromising.

3. Fund-Raising

The primary goal of Second Corinthians was to raise money for the Jerusalem church. In no way was its goal to criticize the possession of marketable wealth. The issue was this: what the members of the church, acting through the church, would do with their marketable wealth. Would they hang onto it, as if there were no possibility of a continuing stream of marketable wealth? Or would they generously transfer a portion of their marketable wealth to those who were in need of marketable wealth?

Paul reminds them in this epistle of what they had promised before. He seems to be aware of the fact that some members of the church have decided that they had been overly generous before. They had concluded: "It is time to become more realistic." Paul points to the fact that if they are consistent in their faith, they should expect to accumulate nonmarketable wealth and also nonmarketable poverty. Their good reputation in some circles will be cause for others to spread false rumors about their activities. They cannot escape from

---

4. Gary North, *Sacrifice and Dominion: An Economic Commentary on Acts*, 2nd ed. (Dallas, Georgia: Point Five Press, 2012), ch. 9.

the *dual sanctions* that are applied by rival kingdoms to the *same action*. This is a war to the death. We should not expect to be good soldiers and also escape the dangers of the battlefield.

So, while this epistle is about the use of marketable wealth, it is primarily about the accumulation of nonmarketable wealth and the simultaneous accumulation of nonmarketable poverty. The two go together. This is what had happened in Paul's life. He had those who praised him, and he had those who criticized him. Yet he was the same man.

D. Imputation

The theological issue here is imputation. One group imputed good motives to his actions; the other group imputed evil motives to his actions. One group claimed that he did good things; the other group claimed that he did evil things. There is no way to escape the imputation of evil if you are doing objective good for the kingdom of God. This is why Paul makes this series of contrasts.

Then how can we sort it out? If the same act produces positive and negative sanctions, as well as positive and negative imputations, is all of life chaos? Is it all meaningless? Paul's point was that he knew that he was doing the right thing. He did not rely on other people to provide a positive assessment of his ministry. "For not he that commendeth himself is approved, but whom the Lord commendeth" (II Cor. 10:18).

It is God's imputation that matters, not anyone else's. So, it should be the goal of the covenant-keeper to make imputations that are consistent with God's imputations. Paul reminds the reader of this fact when he says that he is rich. If he is rich, on what basis is he rich? He is rich because of the objective character of his words and deeds, but more to the point, he is rich because of *God's imputation of success to him*. God had done this with Jesus. He had said, "This is my beloved son in whom I am well pleased" (Matt. 3:17; 17:5). Paul was confident that God, in His mercy, had called him to a ministry. Paul had faithfully performed this ministry, and therefore he was in possession of riches. These riches did not arrive from the good judgments of covenant-keepers. They arrived from the imputation by God concerning Paul's success as a minister of the gospel.

Conclusion

Wealth is more than marketable wealth. Far more important is nonmarketable wealth. This, Paul possessed. He also was the target of false accusations. Call this nonmarketable poverty. It did not make him poorer in marketable riches. It did hinder the work of his ministry. But the value of his ministry in God's eyes was what mattered to Paul. God's imputation counted. The critics' imputations did not.

3

UNEQUAL YOKING

Be ye not unequally yoked together with unbelievers: for what fellowship hath righteousness with unrighteousness? and what communion hath light with darkness?

II CORINTHIANS 6:14

The theocentric issue here was yoking by covenantal oath: point four of the biblical covenant.[1]

A. Covenantal Bonds

This passage is used by critics of confessionally mixed marriages. A covenant-keeper should not marry a covenant-breaker. To do so compromises the productivity of the marriage. Marriage is to be in terms of the husband's calling before God. He takes a wife to assist him in his work, by which he extends the kingdom of God in history. If he takes a wife who does not share his view of God, man, law, sanctions, and the future, he compromises his work.

The text does not say that it is wrong to work with people who do not share your confession. You are not to be unequally yoked with them. That is, if you hold the hammer, it is legitimate to invite others to become nails in the arrangement. Another way to put it, if you are in control of the direction in which the bus is driving, then it is fine to invite on board others who will sit in the back of the bus and pay for the trip. To deny this would be to deny the division of labor. But they must not be in a decision-making capacity.

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

A family is not such an association. The members are legally bonded to each other. A common confession should be the judicial foundation of the bond.

The same is true of a church. If you join a church in which covenant-breakers have control over the affairs of the church, or over the affairs of the denomination, then this prohibition would apply. You must not covenant yourself with unbelievers who will work against your interests as a covenant-keeper. You join the church in order to be a participant in a joint venture. This joint venture is dependent upon the shared confession of all of the members. Do not submit yourself judicially to church discipline that is not conducted in terms of the Bible. Do not submit to people who do not subject themselves to the biblical standards that govern the institutional church.

This raises the question of civil government. In most nations today, the civil constitution, whether written or unwritten, is not formally committed to the God of the Bible. In many cases, it explicitly rejects any such commitment. For example, the United States Constitution in Article VI, Section 3 explicitly prohibits test oaths as a requirement to hold Federal office. That is, no one can be required to affirm any religious confession in order to serve as an officer in the United States government. The Supreme Court has extended this to include all civil governments in the United States. In 1961, in the case *Torcasso v. Watkins*, the Supreme Court declared that the lowest civil office in the land, notary public,[2] may not be screened by the requirement of a religious oath. This decision completed the secularization of all levels of civil government in the United States. It took from 1788 to 1961 to achieve this goal. As I have shown in my book on the United States Constitution, this was the goal of the leading members of the Constitutional convention in 1787.[3]

Christians are unequally yoked together with non-Christians as citizens of the United States. Few Christians in the United States are aware of their theological dilemma. The only Protestant church that I am aware of that understands this issue is the Reformed Church of North America, better known as the Covenanters. It is a small Calvinistic denomination. It has always opposed the fact that the United States Constitution is not self-consciously grounded in a Trinitarian

2. This person signs his name and stamps a document to affirm that he saw another person with identification sign a document.

3. Gary North, *Conspiracy in Philadelphia: The Origins of the United States Constitution* (Harrisonburg, Virginia: Dominion Educational Ministries, Inc., 2001).

confession. Almost no one has heard of this group, and those outside the group who have heard of it regard it as a curiosity.

B. Fellowship

The King James translators translated the Greek word as "fellowship." The Greek word originally meant much the same as this English word means. It means "participation in a group." But if we are to take the word literally, then participation in a business, or a voluntary association, or a charitable organization, or even an organization such as Alcoholics Anonymous would be prohibited. Again, this would mean forsaking the world. Jesus said that we are in the world, but not of the world (John 17:15–16). If we are in the world, then we are necessarily participants in many organizations that are in no way organized in terms of a Trinitarian confession.

Paul is speaking of membership in covenantal institutions. He is not speaking of the economic division of labor. He was well aware that Christians were in a minority in the Roman Empire. There was no way that they could cut themselves off from participation in the market economy without becoming some kind of isolated sect living in the wilderness. There is no indication that Paul or any other apostle held such a view of the Christian life. So, Paul in this passage is not concerned with participation in the economic division of labor.

C. Yokes and Fellowships

To be yoked means that you are in a *permanent oath-bound legal alliance* with someone else. In the Mosaic law, it was illegal to yoke together an ox and a donkey to pull a plow (Deut. 22:10).[4] The two animals are different. They work in different ways. But it was more than their mere inefficiency that motivated God to prohibit this unequal yoking. This unequal yoking was representative of unequal yoking—a permanent bind—between covenant-keepers and covenant-breakers. That is, it was representative of a marriage based on rival confessions, a church based on rival confessions, and a civil government based on rival confessions.

The story presented in the Bible from Genesis 3 to Revelation 22 is the story of competing kingdoms. The kingdom of God and the kingdom of Satan are constantly battling for control in history. *Cov-*

4. Gary North, *Inheritance and Dominion: An Economic Commentary on Deuteronomy*, 2nd ed. (Dallas, Georgia: Point Five Press, [1999] 2012), ch. 54.

enant-breakers and covenant-keepers can make temporary truces, but they must not make permanent covenantal treaties. This is why Israelites were forbidden to marry Canaanites. God warned them that such marriages would lead inevitably to theological compromise by covenant-keepers (Ex. 34:14–16). Covenant-keepers would be at a disadvantage in such marriages. This proved to be the case during the era of the judges (Judg. 3:5–7). The consummate representative case of a violation of this principle was Solomon's marriage to 700 women. Many of them were covenant-breakers. They brought idols into his household. He learned to worship those idols (I Kings 11:4). God had said this would happen (Deut. 17:17), and it happened to the wisest man in history. He was wise in his exercise of judgment of other people's disputes, but he was utterly blind to the effects of unequal yoking in marriage.

When an individual joins in a permanent business partnership with someone of a rival confession, he violates the principle set forth by Paul in this passage. There will be conflict between the partners. The debts of one partner become the legal debts of the other. If one partner goes bankrupt, the creditors can demand payment from the other partner until he has no more assets. If partnerships were alone legal as joint ventures, this would dramatically limit the division of labor.

Then what of a limited-liability corporation? It is treated by the courts as a legal individual. It survives the death of any participant. Individuals invest in the corporation. If the corporation prospers, they prosper. The corporation has limited liability. It can be sued, but the individuals who have invested in it cannot be sued. In this sense, it is an economic mirror of a church. A church can be sued in a civil court, but members of the church cannot be sued for any supposed violations of the law conducted by officers of the church. Without this legal protection, there would be neither churches nor large-scale businesses. Legal liability is crucial for the success of both institutions.

Is investing in a corporation the equivalent of being unequally yoked? It is not. You are not yoked as a member of a corporation. You can sell your shares of ownership. There are organized exchanges set up expressly for buying and selling shares of corporations. There is no unequal yoking because there is no yoking at all. A corporation is not a fellowship.

The economy is not a fellowship. It is a voluntary legal arrangement in which people cooperate with each other for limited goals.

They cooperate in production, and they sometimes cooperate when they buy as a group. This is the case with a buyers' cooperative. Usually, however, people act as customers as individuals in the marketplace. Each transaction is separate from the others. A person has legal authority to buy or not buy. Similarly, in a free market social order, the seller has the right to sell or not sell to a would-be customer of the product or service. There is no fellowship.

In certain kinds of production, employees do develop camaraderie. In this sense, they resemble a fellowship. But the arrangement is based on the quest for money. It is not self-consciously based on the idea of extending one of the two kingdoms.

This is not true of certain kinds of businesses. A house of prostitution is dedicated to the extinction of the kingdom of God. These organizations do take on the characteristics of a fellowship. In the case of criminal conspiracies, they are very often established and governed in terms of an oath. Covenant-keepers are not to participate in such rival oath-bound organizations, either as buyers or sellers. Paul's words in this passage apply to membership in such organizations. But such organizations do not characterize the vast majority of companies that produce goods and services for purchase in a market arrangement.

Conclusion

The prohibition against being unequally yoked refers to a joint venture in which the participants are bound legally. They are bound by law in a legal arrangement that is not grounded in the confession of a covenant-keeper. This does not refer to transitory arrangements such as buying and selling, where there is no oath involved. There is at most a promise to pay.

4

GRACE AND ECONOMIC SACRIFICE

> *Moreover, brethren, we do you to wit [know] of the grace of God bestowed on the churches of Macedonia; How that in a great trial of affliction the abundance of their joy and their deep poverty abounded unto the riches of their liberality. For to their power, I bear record, yea, and beyond their power they were willing of themselves; Praying us with much intreaty that we would receive the gift, and take upon us the fellowship of the ministering to the saints.*
>
> II CORINTHIANS 8:1–4

The theocentric issue here was sanctions: point four of the biblical covenant.[1]

A. Grace and Generosity

In this epistle, Paul reminds the Corinthians of their promise to make a donation to relieve members of the church in Jerusalem. In this passage, he points to the extreme generosity of the churches in Macedonia. He says that God has shown grace to them: "the grace of God bestowed on the churches of Macedonia." The manifestation of this grace is their generosity. He points out that the churches in Macedonia are poor. Their generosity was great in relation to their poverty. It was not just that they gave generously; it was that they gave beyond what could have been expected of them, "beyond their power they were willing of themselves."

1. Manifested Grace

Paul makes a point: God's grace to them has been manifested in their generosity. This indicates that generosity is something special.

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

It takes the grace of God to motivate men to give beyond what others would normally consider to be a reasonable percentage of their wealth. *People do not normally give generously*. In this case, their generosity was so great in relation to their poverty that Paul singles out their generosity as evidence of the grace of God in their lives. This was abnormal generosity, meaning supernatural generosity.

Jesus said that when we give generously in history, we lay up treasure in eternity. "Sell that ye have, and give alms; provide yourselves bags which wax not old, a treasure in the heavens that faileth not, where no thief approacheth, neither moth corrupteth. For where your treasure is, there will your heart be also" (Luke 12:33–34).[2] Nevertheless, it is very difficult for men to believe that, by giving generously, they are accumulating great wealth for themselves individually in the world beyond the grave. Men believe in what they can see and touch. They cannot see the world beyond the grave. They can see money.

Money is a powerful lure. Jesus said that there are two gods competing for the allegiance of men: the God of the Bible and Mammon (Matt. 6:24). Mammon is the god who promises to reward men who seek this goal: "more for me in history."[3] This god has many followers. He is easier to believe in than the God of the Bible. He offers near-term rewards. He does not offer pie in the sky by and by.

Paul is pointing out that the members of the churches of Macedonia are faithful servants of Christ. The proof of this is the disparity between what they gave and what they own. They do not own much, but they gave much. This is a manifestation of faith, which is in turn a manifestation of God's grace.

Paul does not say that the Macedonians' poverty is a sign of God's grace. Rather, it is the disparity between what they gave and what they own that is the sign of God's grace. There is nothing in the writings of Paul to indicate that poverty is a recommended lifestyle for pursuit by covenant-keeping individuals. There is no indication that poverty as such is to be regarded as a blessing of God. But there is no question that the Macedonians' generosity was regarded by Paul as a manifestation of the grace of God.

---

2. Gary North, *Treasure and Dominion: An Economic Commentary on Luke*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012) ch. 26.

3. Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 14.

2. Manifested Trust

Such generosity testifies to an individual's confidence that God will protect him. He puts his faith in God rather than Mammon. This faith is history-centered. People amass wealth in order to protect themselves from the unpredictable and unforeseen problems and even calamities of life. They trust in marketable wealth to serve as their protection. They may also trust in God. Where grace is evident, Paul implies, individuals trust in God and not in Mammon. They trust in God rather than in their own possessions. That which is visible, meaning their possessions, is not the focus of their confidence. Their confidence lodges in the God of the Bible, who intervenes in history in order to uphold his people.

The people of the Jerusalem church were trusting in the churches to which Paul made an appeal for support. They trusted in God by way of gentile churches, by way of the apostle Paul. *They trusted in God, but they also trusted in history*. They trusted in history because they understood that God is completely in control of history. It was not that they trusted a God who promised to deliver them directly. He did not promise this. *They trusted a God who calls His people to show generosity*. This God raised up the apostle Paul to make the appeal on behalf of the Jerusalem church. But this system of cause and effect is nevertheless dependent on God's grace. This is why Paul points to the generosity of the Macedonians as being a mark of supernatural grace.

Paul is preparing the Corinthians for a specific appeal. He is about to ask them to show great generosity to those in distress in Jerusalem. The Corinthian church is a wealthy church. If the Corinthians give as generously as the Macedonians had given, Paul will be able to raise a considerable amount of money for the support of the church in Jerusalem. He is pointing out that the generosity of the Macedonians manifests the grace of God in their lives. By implication, a comparably generous donation would indicate that the grace of God is active in the lives of the Corinthian church's members.

The Corinthian church was in a position to give a considerable donation, even though the members would not have to sacrifice a great deal. Paul is implying that this would not be a manifestation of grace in their lives to the extent that it was evident in the lives of Macedonian church members. It was not the size of the Macedonians' offering that impressed Paul. It was the size of the offering in comparison to the poverty of the members. The disparity was the mark of grace, not the amount given.

B. Marketable Wealth: Objective and Subjective

From an economic standpoint, this argument points to the reality of objective wealth. The members of the Macedonian churches were poor. They had less wealth than the members of the Corinthian church. Paul is making interpersonal comparisons of subjective utility. He is saying that the Macedonians had given more. Jesus had done the same thing in describing the generosity of the widow who put two small coins in the treasury (Luke 21:2–4).[4] She had given all that she possessed. Rich men around her gave far more money, objectively speaking, but in relationship to their wealth, their gifts were minimal. Compared to the gift of the two small coins by the widow, these men's gifts were unimpressive.

1. Positional Wealth

Both Jesus and Paul had a concept of marketable wealth that was simultaneously objective and subjective. Marketable wealth was viewed by Paul as objective in terms of the amount of money offered by the donors. It was also subjective in relation to the comparative wealth of the members. Paul took into consideration both the objective wealth and the subjective wealth of the two congregations. Objectively, the Macedonians had not given as much as Paul soon indicated that the Corinthians had promised to give. Subjectively, however, the gift of the Macedonians was much greater. It was so great that Paul says that the disparity between their poverty and the generosity was a visible mark of the grace of God in their lives.

If Paul had in mind only objective marketable wealth, he would not have emphasized the magnitude of the Macedonians' gift. That gift was objectively less than what he expected the Corinthians to give. The Corinthians would gain no favor from God just because they might give a slightly larger sum than the Macedonians gave.

On the other hand, if Paul had in mind only subjective marketable wealth, the Corinthians would not have been in a position to judge the intensity of the generosity of the Macedonians. There is no way that anyone can measure the value of anything in the mind of another individual. He cannot even measure the value of anything in his own mind. He cannot say, accurately, that something is objectively worth exactly this much more than something else. He can only say that it is greater or lesser; he cannot say how much greater or how much less.

4. North, *Treasure and Dominion*, ch. 50.

There is no objective standard of value. Nevertheless, Paul expected his listeners to understand that the objective poverty of the Macedonians in relationship to the objective wealth of the Corinthians was meaningful. It was meaningful in terms of the disparity between the size of the gift in relationship to the objective wealth of the givers.

2. Dualism in Economic Theory

Economic theory ever since the 1870s has been self-consciously divided between the concept of objective value and subjective value. This is a manifestation of a general subject-object dualism in all humanist thought. In the field of economics, this dualism manifests itself most often in the discussion of personal wealth. Is wealth primarily objective or subjective? Prior to the 1870s, most economists believed that wealth is objective. After the 1870s, economists increasingly believed that wealth is subjective. The problem is, neither side can do without the other side's concept of wealth. If marketable wealth were exclusively objective, there would be a way to measure it. Economists could then explain objective prices in terms of objectively valued inputs. But the classical economists could never find a measuring rod that links value and price. Instead, they invoked supply and demand, which are the products of human action. Human action is subjectively based.

Defenders of purely subjective value theory constantly import the conclusions of objective value theory. They draw conclusions that are logical only if economists can make interpersonal comparisons of subjective utility. But economists cannot do this. There is no objective way to measure subjective utility.[5] Economists make value judgment when making policy recommendations to governments. If there were absolutely no way to make interpersonal comparisons of subjective utility, economists could not logically and scientifically make policy recommendations.[6] When the civil government does one thing, it cannot do another. When a policy benefits one group of citizens, it costs another group additional taxes, but without equal benefits. Economists must decide which benefits to which groups are most consistent with the general good of the people. But "the general good" is an

5. Lionel Robbins, *The Nature and Significance of Economic Science* (New York: Macmillan, 1932), ch. 6.

6. Robbins admitted this in 1938 when Roy Harrod called this fact to his attention. He backed away from his universal rejection of the idea of the possibility of making interpersonal comparisons of subjective utility. Gary North, *Sovereignty and Dominion: An Economic Commentary on Genesis* (Dallas, Georgia: Point Five Press, [1982] 2012), ch. 5.

objective category. Economists can make such conclusions scientifically only on the assumption that economists can make interpersonal comparisons of subjective utility. They can somehow conclude that one group will be subjectively better off, while another group will be subjectively worse off, but the civil government should implement the policy anyway. When they speak of a group being better off or worse off, they mean better off or worse off subjectively. The members of these groups will perceive themselves to be better off or worse off. But decision-makers cannot make such assessments scientifically if value is exclusively subjective. In order to make such judgments, there must be objective values and subjective values. There must be objective ways to decide which policy a government should pursue. The economist concludes that a society will objectively be better off by following a particular policy rather than another; so, the subjective economists import objective value theory back into their system.

Paul says that the Macedonians have given generously from the point of view of subjective value theory. They did not give objectively as much as the Corinthians were likely to give if they took Paul's recommendation. What matters most, Paul says, is the *subjective sacrifice* that the Macedonians had made. This was why their sacrifice was evidence of God's grace in their lives. The magnitude of God's grace was visible in the magnitude of the discrepancy between their poverty and their generosity. Their poverty was objective; their donation was objective. Yet what matters most, Paul points out, is the *subjective magnitude* of their sacrifice. It was abnormal. It was therefore a manifestation of the grace of God in their lives.

Conclusion

The grace of God was manifested in the disparity between the Macedonian church members' objective poverty and the objective size of their donation. This disparity was subjective. It pointed to a sacrifice. This level of sacrifice was abnormal, Paul believed. It was supernatural.

His argument rested on a two-fold theory of economic value. Economic value is objective. It can be measured. Yet it cannot be measured solely objectively. The Macedonians did not give objectively more wealth than Paul expected the Corinthians to give, but they gave great wealth subjectively. Paul compared what they owned with what they gave. He expected his listeners to understand the subjective magnitude of the gift. This was what counted in assessing the gift's value in God's eyes.

5

FROM POVERTY TO RICHES

> *For ye know the grace of our Lord Jesus Christ, that, though he was rich, yet for your sakes he became poor, that ye through his poverty might be rich.*
>
> II CORINTHIANS 8:9

The theocentric issue here was hierarchy: point two of the biblical covenant.[1]

A. Service and Success

This passage uses the language of economics in order to explain the New Testament doctrine of the incarnation. Elsewhere, Paul described the incarnation in non-economic terms. He spoke in terms of status.

> Let this mind be in you, which was also in Christ Jesus: Who, being in the form of God, thought it not robbery to be equal with God: But made himself of no reputation, and took upon him the form of a servant, and was made in the likeness of men: And being found in fashion as a man, he humbled himself, and became obedient unto death, even the death of the cross. Wherefore God also hath highly exalted him, and given him a name which is above every name: That at the name of Jesus every knee should bow, of things in heaven, and things in earth, and things under the earth; And that every tongue should confess that Jesus Christ is Lord, to the glory of God the Father (Phil. 2:5–11).[2]

This passage presents a correct pattern for victory by covenant-keepers. Humility and service lead to exaltation by God. In Christ's

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 2. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, [1980] 2010), ch. 2.

2. Chapter 20.

case, the ultimate humiliation of the cross was the means of His definitive exaltation, already completed, whereby God has "given him a name which is above every name." It will lead to final exaltation, when "at the name of Jesus every knee should bow, of things in heaven, and things in earth, and things under the earth; And that every tongue should confess that Jesus Christ is Lord, to the glory of God the Father."

B. Poverty and Wealth

Because Paul is attempting to convince the members of the Corinthian church to give generously, he goes to the heart of the matter by way of economics. He is presenting a case for charity. He is moving his listeners toward a conclusion. He plans to convince his listeners to do what they had promised to do, namely, make a generous donation to the Jerusalem church.

He describes the ministry of the Second Person of the Trinity, meaning the birth, life, death, resurrection, and ascension of Jesus Christ in history, in terms of a fall in class. It was also a fall in social status, but we usually discuss economic classifications in terms of class, which in an economic classification. The Second Person of the Trinity abandoned His high place in heaven in order that He might take on human flesh. This was an enormous step down. It was a step down in terms of social status, but it was also a step down in terms of economic class. He went from the ultimate upper-class Being in the universe to a lower-class being. He became a carpenter. This is not a high class or a high status position. This is a tradesmen. It is not the lowest class among human occupations, but compared with being God, it surely is a step down. Even if there had been a Carpenters Union, it would have been a step down.

Paul describes this step down in terms of wealth and poverty. As the Creator of the universe,[3] the Second Person of the Trinity was rich. His station in heaven indicated this enormous wealth. He was in charge of all creation. Nevertheless, because of the doctrine of the *economic Trinity*, theologians also discuss a hierarchy within the Trinity. There is *equality of being*, but there is a *hierarchy of service*.

Jesus Christ, as the incarnation of the Second Person of the Trin-

3. "For by him were all things created, that are in heaven, and that are in earth, visible and invisible, whether they be thrones, or dominions, or principalities, or powers: all things were created by him, and for him: And he is before all things, and by him all things consist" (Col. 1:16–17).

ity, is a servant. Paul presents His lower-class position as marked by poverty. He stepped down from great wealth to poverty. "Though he was rich, yet for your sakes he became poor." Why did He do this? Paul says that He did this in order to make His followers wealthy. "That ye through his poverty might be rich." Paul does not say that his followers will become the equivalent of financial tycoons, but he does say that they are made wealthy by the sacrifice of Christ on their behalf. So, the language of wealth and poverty in this instance refers to the local status of saved and lost. It was the willingness of the Second Person of the Trinity to step down from His high position to be born of a woman. This act illustrates the degree of sacrifice on the part of the Second Person of the Trinity on behalf of His people.

Paul adopts the language of wealth and poverty in order to drive home a point: the benefits of becoming a follower of Jesus Christ are vastly greater than monetary returns. Jesus was clear about this. He warned people that it would be a foolish bargain to accept the entire world as payment for one's soul (Matt. 16:26).[4] So, Paul is not really talking about monetary gains. He is talking about the difference between salvation and damnation. The magnitude of the difference between salvation and damnation is analogous to the difference between occupying the throne of the universe as the Creator of the universe and becoming a carpenter. The move from heaven to earth is comparable to the move from saved to lost. The story of mankind is twofold. It begins with the transition from grace to wrath in Genesis 3, and extends to Revelation 22, which is the story of the transition from wrath to grace. In order to enable man to make the transition from wrath to grace, the Second Person of the Trinity was born of a woman in order to make His transition from grace to wrath at Calvary on behalf of[5] covenant-keepers.

Paul is not suggesting that the Corinthian church, on behalf of its members, can purchase salvation for them by the expenditure of money in the form of a donation to the Jerusalem church. Such a suggestion would have been antithetical to everything he believed about the free offer of grace to man. He was making a point: Jesus Christ has paid the penalty for the sins of men. In order to do this, the Second Person of the Trinity had to step down from the throne of heaven to the occupation of a carpenter. He did that out of love. He

---

4. Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 35.

5. Judicial representation: point two of the biblical covenant.

did it as God's mandatory means of grace. *Grace is defined as a gift to someone who does not deserve it*. Jesus Christ suffered the wrath of God in order that He might bring His people from wrath to grace. The magnitude of His sacrifice was so great that men cannot comprehend it. Nevertheless, they have some vague idea of how great this sacrifice was. It began with the transition from heaven to earth.

C. Motivation to Sacrifice

Paul is calling the members of the Corinthian church to give sacrificially to the Jerusalem church. Earlier in this chapter, Paul described the degree of sacrifice displayed by the churches in Macedonia.[6] Here, he speaks of an even greater model for sacrifice: the sacrifice of the Second Person of the Trinity in moving from heaven to earth. Both sacrifices were a matter of grace. The Macedonian churches did not have to give to the Jerusalem church. Neither did the Second Person of the Trinity have to sacrifice His place in heaven on behalf of His followers. Both sacrifices were made on behalf of others.

1. Jesus as the Model

Jesus Christ offers the model for all mankind. His is a model of sacrifice. *Jesus was the ultimate servant*. He asked nothing for Himself; He sacrificed everything on behalf of others. This model was the model used by the churches in Macedonia. This model should also be the model used by the church at Corinth. Paul is arguing on the basis of historical examples. The incarnation was historical. The recent generosity of the churches in Macedonia was another testimony of the application of the principle of sacrificial service to the realm of the church. Such service is expected by God of His people. *Such service is voluntary, in the sense that the incarnation was voluntary*.

The plan of salvation rests on the work of Christ in laying down His life for His friends (John 15:3). The *work of salvation* therefore rests on a concept of *self-sacrifice*. Christ's is the ultimate self-sacrifice in history. We are to be imitators of Christ (I Cor. 11:1).[7] Paul argues here that the Macedonian churches were imitators of Christ. So should the Corinthian church become.

Jesus Christ did not undergo the negative sanctions of God for their own sake. There is no indication in the Bible that suffering is a

6. Chapter 4.

7. Gary North, *Judgment and Dominion: An Economic Commentary of First Corinthians*, 2nd ed. (Dallas, Georgia: Point Five Press, [2001] 2912), ch. 14.

legitimate goal for its own sake. *Nothing is a legitimate goal for its own sake*. Nothing is autonomous. Everything that builds the kingdom of God in history and eternity is a legitimate goal, but not for the sake of the participants; rather, it is for the sake of God primarily. We live in a theocentric universe. We sacrifice on behalf of God. This is self-sacrifice on our part. It is the model that Jesus lived.

This is not to say that those who sacrifice for the sake of the kingdom are not beneficiaries of the sacrifice. They are beneficiaries. As participants in the kingdom of God, they benefit from its extension. But the focus of the sacrifice should always be theocentric. God is first; His followers are not. Jesus Christ died to satisfy the requirements of God on behalf of His people, but it was God's judicial requirements, not the needs of His people, which were central to the plan of salvation.

The Second Person of the Trinity experienced poverty in the broadest sense so that He might make wealthy, also in the broadest sense, all those who are covenantally committed to Him. The language of poverty here is the language of self-sacrifice. It is not the language of final ends. The language indicates that *the goal of self-sacrifice is wealth*: wealth for God, wealth for covenant-keepers, and wealth for all those who conform themselves to the external laws of God. This position is the exact opposite of the ethics of the German philosopher, Immanuel Kant. Kant's position was all ethics must be based purely on self-sacrifice, with no reward for the one who sacrifices.[8] This is completely opposed to what Paul is teaching here. Paul is teaching that Christ died on behalf of His people in order that they might become wealthy in the broadest sense.

2. Self-Sacrifice vs. Poverty

Paul is calling on the church at Corinth to sacrifice on behalf of the Jerusalem church. He does not call on them to make this sacrifice so that they might remain in poverty. He does not want the Jerusalem church to remain in poverty; neither does he want the Corinthian church to fall into poverty. There is nothing in the Bible that suggests that covenant-keepers have some kind of moral obligation to pursue poverty. The proper question is: On whose behalf is poverty or wealth to be pursued?

Poverty is a motivation to achieve wealth. Wealth is a means of

8. Immanual Kant, "The Lawgiver," *Lectures on Ethics* (New York: Harper, [1780?] 1963), p. 52. Cf. "Reward and Punishment," p. 57.

service. The Jerusalem church was poor. Paul is taking a collection so that the Jerusalem church will be less poor. He is not taking a collection to make the Jerusalem church even poorer. *The goal of self-sacrifice is to extend the kingdom of God in history and eternity*. This is a benefit to God, to covenant-keepers, and, at least in history, to covenant-breakers, who learn by the example of covenant-keepers to obey biblical law. There are benefits for obedience. There are benefits for self-sacrifice. The historical benefit is wealth. This is not simply financial wealth, but wealth in its broadest sense.

Jesus Christ did not die on behalf of the ideal of poverty. He died on behalf of the ideal of wealth. *Biblical wealth is theocentric wealth*. It is wealth that is built up through covenantal faithfulness. It is wealth that is to be put to profitable service for the kingdom of God. It is not wealth for its own sake; it is wealth for God's sake primarily, covenant-keepers' sake secondarily, and for the world generally.[9]

3. Kingdom Expansion

Paul is reminding the Corinthian church that self-sacrifice is a means of kingdom expansion. It is not self-sacrifice in order to attain poverty; it is self-sacrifice in order to attain wealth in the broadest sense. Such wealth can be experienced in economic poverty. This was Paul's point with respect to the Macedonian churches. They were poor economically, and they became even poorer economically by means of their sacrificial gifts on behalf of the Jerusalem church. Yet, Paul insists, this is a form of wealth. Why should economic poverty be a form of wealth? Because it is part of a specific historical process. It is sacrifice on behalf of the kingdom of God. This is what extends the kingdom of God in history.

Those who participate at one stage, perhaps an early stage, in the expansion of the kingdom of God participate as beneficiaries of the grace of God. They possess limited economic resources. These resources are suitable for making investments in the kingdom of God; they are a form of capital. They build up the productivity of others who are members of the kingdom of God. As the others' productivity increases, the kingdom extends its influence culturally. Jesus said that such a sacrifice lays up wealth in the world beyond the grave (Matt. 6:19–21).[10] But Moses said in Leviticus 26 and Deuteronomy 28 that

9. Gary North, *Dominion and Common Grace: The Biblical Basis of Progress* (Tyler, Texas: Institute for Christian Economics, 1987).

10. North, *Priorities and Dominion*, ch. 13.

the growth of the kingdom of God involves the growth of personal wealth. So, sacrifice on behalf of the kingdom of God is self-serving to the extent that the growth of the kingdom of God will benefit all of its members in history and eternity. In the long run, these benefits will be widespread. This was the teaching of Isaiah in chapter 65.[11] Even in the short run, the benefits are real. They are future-oriented. They involve the concept of inheritance. They are the kind of sacrifice that a parent makes on behalf of his children. The donors may be poorer in the present, but they will be richer in the future.

This is the concept of kingdom development in history. The early participants will benefit in the world beyond the grave. But they also benefit as people who are legitimately confident that their spiritual, confessional heirs will extend the work of the kingdom across the face of the earth. The early financiers of the kingdom's growth become the founders. They know that the efforts of the church in particular and Christian civilization in general to extend the kingdom of God in history will benefit their spiritual heirs. They look forward to this success, which is the meaning of wealth in the broadest sense, and they rejoice.

Conclusion

Paul is trying to persuade members of the Corinthian church that their celebration of joy can be comparable to the celebration of joy already experienced by members of the Macedonian churches. "How that in a great trial of affliction the abundance of their joy and their deep poverty abounded unto the riches of their liberality" (II Cor. 8:2). The means to this joy is sacrificial giving. He motivates them by an appeal to joy: the joy experienced by the Macedonians, not the joy to be experienced by members of the Jerusalem church. Conclusion: it is better to give than to receive (Acts 20:35).[12]

---

11. Gary North, *Restoration and Dominion: An Economic Commentary on the Prophets* (Dallas, Georgia: Point Five Press, 2012), ch. 15.

12. Gary North, *Sacrifice and Dominion: An Economic Commentary on Acts*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 10.

6

MUTUAL AID THROUGH MUTUAL CONFESSION

For I mean not that other men be eased, and ye burdened: But by an equality, that now at this time your abundance may be a supply for their want, that their abundance also may be a supply for your want: that there may be equality: As it is written, He that had gathered much had nothing over; and he that had gathered little had no lack.

II CORINTHIANS 8:13–15

The theocentric issue here was causality: point four of the biblical covenant.[1]

A. Insurance and Reciprosity

This passage is a defense of a system of crisis insurance. Paul says that the abundance of the Corinthian church can be used to assist the impoverished Jerusalem church. He says that this is a temporary situation. He says specifically that in the future, the Jerusalem church may be in a position to help the Corinthian church. There is no suggestion by Paul, here or in any other passage, regarding the establishment of a permanent wealth-redistribution program. Paul does not indicate that this is anything but a temporary solution to a temporary problem.

We cannot predict all of the calamities that may face us. In Paul's day, there was no system of organized insurance. Insurance was an invention of the Christian West. When it became known that mathematics can be applied to categories of events, due to the principle of the

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

law of large numbers, Western civilization developed one of the greatest of all inventions: insurance.[2] Individuals can be assembled together to pool their resources in order to create a fund that can be used to relieve any of the members of the group when a specified disaster strikes.

From the beginning of man's history, the family served as a means of insuring against individual calamity. Tribal units also developed unscientific programs of mutual assistance. Paul says that the church international is to serve as an insurance function comparable to what tribes and clans serve in underdeveloped societies today. The church is to serve as an organization for mutual assistance. If one church falls into poverty, other churches are expected to intervene to help members of the afflicted church deal with the short-term crisis. This is what an insurance policy is designed to do. The difference is this: there is no confession of faith with respect to an insurance policy. There is no family connection, no tribal connection, and if there is a national connection, it is only because of the laws regulating the sale of insurance in each nation.

Paul's letter indicates that he believed that the church should serve an insurance agency. It should provide limited protection against unforeseen calamities. His letter indicates that he understood that the roles could be reversed at any time. The Corinthian church might fall into poverty, and the Jerusalem church might grow out of poverty. Their positions would be reversed, and the weaker party in the present might become the stronger party in the future. Life is filled with ups and downs, and this includes the institutional church. The fact that individual congregations do not experience the same crisis at the same time makes possible a program of joint insurance.

B. Equality and Inequality

This passage in no way is a call for economic equality. The Bible nowhere calls for economic equality. The Bible in both Testaments teaches the doctrine of the great reversal. Covenant-breakers will be brought low, while covenant-keepers will be raised up. There is nothing about equality in this relationship. This reversal was taught by Moses (Deut. 28:13, 43–44), and it was taught most eloquently in what we call the Magnificat of Mary (Luke 1:51–53).[3]

2. Peter L. Bernstein, *Against the Gods: The Remarkable Story of Risk* (New York: Wiley, 1998).

3. Gary North, *Treasure and Dominion: An Economic Commentary on Luke*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 1.

There will never be equality between heaven and hell. There will never be equality between the New Heavens and a New Earth (II Peter 3:13) on the one hand, and the lake of fire (Rev. 20:14) on the other. But modern man wants to believe that there is no heaven, there is no hell, there will not be a New Heavens and a New Earth, and there will not be a lake of fire. He is appalled by the Bible's doctrine of eternal inequality between covenant-keepers and covenant-breakers. Modern man wants to believe that he is autonomous from God. He does not want to live in a cosmos in which God eternally rewards covenant-keepers and punishes covenant-breakers.

1. Christian Socialists

There are Christian political activists who are committed to the socialist ideal—never yet implemented in history—of economic equality. The doctrine of equality is not taught in Scripture. Jesus taught the doctrine of hell. This is a place of torment—*torture* is more accurate—in which those who do not believe that Jesus died for their sins are subjected to fire. Jesus taught this in Luke 16.[4] The residents of hell remain there until the final judgment and resurrection. At the resurrection, their souls are reunited with their bodies. Then they, along with hell, are dumped into the lake of fire for eternity (Rev. 20:14–15). There is no escape. This is pure retribution: without grace.

Compared to this, poverty is a great joy. Yet Christian socialists worry constantly about poverty. For reasons of political tactics, they do not refer to themselves as advocates of socialism. As with socialists in the past, they call themselves advocates of "economic democracy." Economic democracy is a political system in which two wolves and a sheep vote on what to have for dinner.

Christian socialists teach that the Bible demands equality economically between covenant-keepers and covenant-breakers. They demand political coercion by the state to achieve this. They want the state to raise the incomes of unproductive covenant-breakers to equality with productive covenant-keepers. Yet there is no equality in the universe, not even in hell (Luke 12:47–48).[5] Under Christian socialism, covenant-breakers are not said to be given even a hint of warning that God hates them and has a terrifying plan for their life. They have been told by Christian socialists that they morally deserve economic equality with covenant-keepers. Then, without warning, they

4. *Ibid.*, ch. 40.
5. *Ibid.*, ch. 28.

are ushered into a world in which there will never be equality—not in hell, not in the lake of fire—with covenant-keepers. The advocates of Christian socialism preach total discontinuity: morally obligatory equality in history irrespective of performance, and eternal inequality in hell and the lake of fire. This implication bothers them. So, they avoid all mention of hell and the lake of fire.

All sanctions in history rest on the ultimate sanctions: the New Heaven and New Earth vs. the lake of fire. This final condition is reflected prior to the general resurrection in the difference between heaven and hell. Yet Christian socialists, who do not publicly deny the existence of eternal sanctions, publicly deny the moral legitimacy of economic sanctions in history: wealth vs. poverty.

The Christian socialist might respond as follows: "When covenant-breakers get rich through the free market, they also have no warning of the terrible wrath to come." But they do have a warning. Jesus told His disciples that it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God (Matt. 19:24).[6] The church is required to preach this. But the modern church, which is generally silent on economic theory, is hampered when dealing with a poor person who believes that he has a moral right to a his "fair share" of the wealth of a successful person, a position which the Bible does not teach. Worse, he is systematically misinformed by Christian socialists that he does possess such a moral right, which should be made by civil law a valid legal claim, according to the Bible. The church is silent. Christian socialists are loud.

Christian socialists insist that they are not socialists. They argue that they do not advocate the state's ownership of the means of production, so by definition they are not socialists. This is deliberately misleading. Germany's national socialists, better known as the Nazis, also did not call for state ownership of the means of production. They called for state control over production and income. The Nazi Party's name under Hitler was the National Socialist German Workers' Party. The American political Left has long favored fascist/national socialist economics.[7]

---

6. Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 38.

7. Jonah Goldberg, *Liberal Fascism: The Secret History of the American Left, from Mussolini to the Politics of Meaning* (New York: Doubleday, 2008).

2. Egalitarianism vs. Pareto's Law

Economic egalitarians believe in coercive redistribution of wealth by the state. They affirm that it is a moral imperative that every society should strive towards equal ownership of economic assets, or something close to this. A few of the extreme egalitarians preach that no nation should have greater wealth than another nation. This is such a difficult sell to voters in rich nations that almost nobody ever comes out forthrightly in favor of this position. But this position is implied as soon as someone says that the civil government should use the power of the sword to take money from one group and transfer it to another group. If this is morally mandatory inside a nation's borders, then it is morally mandatory across borders. All that is missing is a central government over all nations to compel the redistribution, a development close to the hearts of most egalitarians.

The doctrine of economic equality is utopian. No society has ever achieved economic equality, and none ever can. The Trinity itself is structured in terms of a hierarchy of service. Why should Christians expect equality within human society? Fathers have greater authority within the household than wives. Parents have greater authority within the household than children. Why should we expect equality outside of the family? Every covenantal institution has a hierarchy. Every human institution has a hierarchy. Hierarchy is point two of the biblical covenant model.[8]

The Swiss sociologist/economist, Vilfredo Pareto, published his findings in 1897 regarding wealth distribution in European nations. In every nation he examined, approximately the same distribution of investment capital existed. About 20% of the population owned 80% of the capital. No society studied since the time of Pareto has been found to deviate significantly from this 20/80 distribution pattern. The 20/80 law applies to realms far beyond economics. In instance after instance, 20% of the employees produce 80% of the profits. About 20% of a clientele produces 80% of the complaints. About 20% of the same clientele—but different members—produce 80% of the profits for the company. Over and over, the 20/80 principle is found to be operational.[9]

We do not know why this is true. Economists tend to ignore it because they cannot explain it. But the fact remains: every industrial society that has been studied retains a level of economic inequality that is at least 20/80. In some cases, there may be even greater inequality.

8. Sutton, *That You May Prosper*, ch. 2.
9. Richard Koch, *The 80/20 Principle* (New York: Doubleday, 1998).

This fact stands as a lasting testimony against all those who claim that society should be marked by equal shares of wealth. They do not have a single example to serve as a model.

No matter how many reforms are enacted, no matter how many revisions of the tax code the politicians make, every society retains the 20/80 distribution of capital. Every egalitarian social reformer and economic reformer is morally obligated to provide an explanation as to why every known industrial society is structured in terms of the 20/80 distribution. Until the causes of this strange but universal fact can be identified, no system of reform is likely to change the pattern. If we do not know what has caused the alleged problem, we are unlikely to be able to solve it, no matter what we do.

The utopians who demand economic equality are not impressed by Pareto's law of distribution. Either they have never heard of it, or if they have heard of it, they deny that it is relevant. They still call for political programs of coercive wealth distribution. They are promoting a policy that leads to the net reduction of wealth. Some of these reformers are motivated by envy more than jealousy. Envy is not like jealousy, which is motivated by the desire to get something that someone else owns. Envy is the desire to tear down the other person, irrespective of whether the envious person is benefited by the loss. He does not care deeply about wealth redistribution. What he cares about deeply is pulling down the wealthy.[10]

Anyone who comes in the name of wealth redistribution as a means of achieving greater economic equality, and who does not also provide an explanation for the Pareto distribution, is driven by a combination of envy and ignorance. If he does not systematically show how his proposed political reform will deal with the long-term, universal problem of Pareto inequality, the reformer is simply attempting to tear down the rich for the sake of tearing down the rich. He has no program of reform that predictably will lead to greater economic equality. He only has a program that will make life miserable for existing rich people.

The result of this reform will be a transfer of wealth to a new elite, who will benefit from the Pareto distribution of wealth. This always happens. There are no exceptions. Every reform that has ever been imposed in the name of achieving greater economic equality has substituted one elite for another. The rules by which people get rich

10. Helmut Schoeck, *Envy: A Theory of Social Behavior* (New York: Harcourt Brace Jovanovich, [1966] 1969). Reprinted by LibertyClassics, Indianapolis.

and stay rich may be changed according to civil law. What is never changed is the 20/80 distribution of capital.

C. Manna from Heaven

Paul cites Moses' language regarding the manna. Moses wrote: "And when they did mete it with an omer, he that gathered much had nothing over, and he that gathered little had no lack; they gathered every man according to his eating" (Ex. 16:18).[11] Paul writes: "As it is written, He that had gathered much had nothing over; and he that had gathered little had no lack."

In the wilderness decades, manna appeared overnight six days a week. Those who gathered the manna had all they could eat, so that no one went hungry. That event was a miracle. This miracle ended when the people of Israel crossed the border into Canaan (Josh. 5:12). It never reappeared.

No one could accumulate wealth by means of the manna, since the manna rotted overnight (Ex. 16:20), except the night before the sabbath (Ex. 16:22). The system did not allow capital accumulation. God provided a second miracle—rotting—to make impossible the buying and selling of manna in an attempt to increase one's wealth.

Paul quotes Moses, not in the name of establishing economic equality, but in the name of taking care of a crisis. The crisis faced by the people of Israel in the wilderness was that there were too many of them for the wilderness to support. So, God provided a miracle to keep them alive. It cost Him nothing to do this. No politician stuck a gun in God's belly and said, "Fork over the manna, God. My constituents wants it. We have the votes." Yet this is exactly what all reformers who call for state redistribution of wealth would do to the wealthy. These reformers want to elect politicians who will use the coercive power of civil government to extract wealth from one group of citizens in the name of another group of citizens.

The appeal for state-enforced wealth redistribution is done in the name of righteousness and morality. It all involves the same practice: having a policeman with a badge and a gun demand that certain individuals fork over their money, and if they refuse, the man with the badge pulls out his gun and threatens them with prosecution. Yet Christian reformers come before other Christian citizens and claim that this passage justifies guns in people's bellies.

---

11. Gary North, *Authority and Dominion: An Economic Commentary on Exodus* (Dallas, Georgia: Point Five Press, 2012), Part 1, *Representation and Dominion* (1985), ch. 18.

D. Both Altruism and Self-Interest

Paul appeals to the Corinthians based on their self-interest. It is not simply that they are to be self-sacrificing. It is that they are supposed to understand that there can be great reversals in this life. The bad times that have fallen upon the Jerusalem church may someday fall upon the Corinthian church. The good times that are characteristic of the Corinthian church may sometime be characteristic of the Jerusalem church. At that point, the Corinthian church will want to get aid from the Jerusalem church.

Paul here establishes the principle of voluntarism. He says there are positive sanctions associated with the program of giving that he recommends. He believed in self-sacrifice, and he also believed in self-interest. He appeals here to the ethically motivated goal of people with wealth to help people of a similar confession, who have fallen on hard times. He points out that this motivation was characteristic of the Macedonian churches. But he does not leave it at this. He makes plain the benefits of participating in such a program of interchurch assistance. This is a mutual benefit organization. The church is to help its members. Members include poor people who are part of the Church international. People across the borders and across cultures are members. This is why the kind of giving that is represented in Paul's letter is not tied to borders. It is tied to confession of faith. Confession of faith counts for more than ethnic origin or national borders.

Paul appeals to the *altruism* of members of the Corinthian church. He simultaneously appeals to their *self-interest*. This is the dual characteristic appeal of all covenant-keeping religion. Christ came to earth to sacrifice His life on behalf of His people. This is the greatest act of altruism in history. Yet on the basis of this act of altruism, God the Father gave to Christ the definitive position of exaltation. God has promised that there will be public acknowledgment by the whole earth of Christ's exultation. Every knee will bow. This is true because Christ humbled himself and submitted to the cross (Phil. 2:8–12).[12] If Jesus Christ was rewarded for an act of supreme self-sacrifice, why would any covenant-keeper argue that acts of altruism, when conducted in terms of God's covenantal social order, will not also lead to positive rewards, both in time and in eternity?

12. Chapter 20.

E. Misusing the Text

This passage is misinterpreted by Christian defenders of the welfare state. These people come in the name of Christ and call for a system of coercive wealth redistribution by the state. Yet Paul never made any such appeal to a civil magistrate. He never suggested that civil government is responsible for wealth redistribution.

What applies to a voluntary institution such as the church does not apply to a coercive institution such as the state. No one has to join a church. Everyone inside a geographical boundary is governed by one or more civil governments. The judicial rules governing one institution are not the same as the rules governing the other institution. The fact that Paul appealed to the Corinthians to give money to aid the Jerusalem church during a temporary crisis had nothing to do with the call by economic reformers to empower the state to permanently extract wealth from one group of individuals and transfer this wealth to another group of individuals, minus 50% for handling.

There is nothing in the New Testament that suggests that civil government is a legitimate agency for the support of the poor. Those Christian political activists who insist that the modern welfare state was foreseen by the Bible's authors, let alone advocated by them, are involved in a program of self-conscious, willful deception. They are trying to deceive laymen who are unfamiliar with their Bibles, whose name is legion.

Conclusion

Paul encouraged the Corinthian church to abide by its promise to send aid to the Jerusalem church. He gave two reasons. First, they could someday find themselves in a tight position. The Jerusalem church might be there to help. This is an argument from self-interest. Second, there is joy in altruism. The Macedonian churches are examples. This also is self-interest.

He called on them to volunteer to help. This was not a call for government compulsion. It was not a call for permanent transfers of wealth for as long as the per member income of the Jerusalem church was lower than the per member income of the Corinthian church. He was raising money to meet a one-time emergency.

7

PERSUASIVE FUND-RAISING

> *Yet have I sent the brethren, lest our boasting of you should be in vain in this behalf; that, as I said, ye may be ready: Lest haply [it happen] if they of Macedonia come with me, and find you unprepared, we (that we say not, ye) should be ashamed in this same confident boasting. Therefore I thought it necessary to exhort the brethren, that they would go before unto you, and make up beforehand your bounty, whereof ye had notice before, that the same might be ready, as a matter of bounty, and not as of covetousness.*
>
> II CORINTHIANS 9:3–5

The theocentric issue here was sanctions: point four of the biblical covenant.[1]

A. Pledges as Vows

Paul has been using a series of arguments leading up to his request that the Corinthian church provide the money which it had promised to donate to the Jerusalem church before Paul had journeyed to Macedonia. It is apparent from the structure and tone of his letter that he had learned that the Corinthian church was beginning to hesitate on its commitment. He was persuaded that they needed to be persuaded in order for him to be able to return to the Jerusalem church with the money which the Corinthian church had promised to provide.

This has become a familiar story in the history of fund-raising. A church organizes a special service relating to some church fund-rais-

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

ing project. If the person who is doing the presentation is effective, he can raise a great deal of promised money. But, no matter how persuasive he is, the church will not collect as much money as it received in promises immediately after his presentation. This same phenomenon operates in television fund-raising programs. An organization pays to rent television time for a telethon. In the studio, the organization has rows of people sitting behind telephones, ready to talk with people who call in to promise to make a donation. The organization keeps announcing during the broadcast that promises of gifts, called pledges, are coming in. The total amount of money promised continues to rise. The problem comes in subsequent months, when the people who had promised to make the donations discover other uses for their money. The organizations rarely collect as much money as callers had promised. Only the use of credit cards can overcome this. The person on the telephone asks for the caller's credit card information. The money is immediately transferred from the caller's bank account to the organization's.

Paul is concerned that this is about to happen to him. He says that he had told the churches in Macedonia about the generous offer of support that had been made by the Corinthian church. On this basis, he implies, the Macedonian church members had dug deep into their purses and donated a substantial amount of money in comparison to their wealth.[2] Paul is about to return to Corinth, and he suspects that what he had told the Macedonian churches is not going to become a reality.

Here, Paul reminds the Corinthians of their promise. In doing so, he is humiliating them. He is subtle in his presentation, but he is using the technique of humiliation and embarrassment in order to gain the donation which the church had promised earlier. He does not hesitate to remind them of their promise. He is not saying explicitly that they are vow-breakers and liars; he is only reminding them in a gentle sort of way that they are in the process of becoming vow-breakers and liars.

B. A Fund-Raising Letter

Second Corinthians is a fund-raising letter. It is probably the earliest example of a fund-raising letter. He uses logic. He uses emotion. He adopts gentle language rather than direct accusative language. He

2. Chapter 5.

creates a document that has as its goal a specific action step. That action step is for the church to provide the money that it promised him on a previous journey.

Paul tells them that he has sent other individuals ahead of him in order to remind them of their obligation. This indicates how seriously he regarded his problem. He was concerned about the condition of the Jerusalem church. He knew that this church needed a large donation. If the Corinthian church did not fulfill its commitment, the donation would be substantially smaller. Paul is doing everything he can as a logician and as a motivator to persuade the leaders of the Corinthian church to persuade the members of the church to hand over the money. He believed that he must send what would today be called advance men. These are people who go to an organization to pre-sell the organization on making a purchase. In this case, Paul was sending them to re-sell the church on fulfilling its commitment.

He says that he does not wish to find them unprepared. He does not wish to be ashamed of them. He thinks the church is not going to donate the money that it had promised. Chapters 8 and 9 are masterful examples of how to persuade people to hand over money. To view these two chapters as anything besides fund-raising passages would be naive. Expositors have always explained the passage in terms of his goal, clearly stated, that he expects the church to come up with the money.

It is crucial that we understand the nature of his appeal. He is acting as a fund-raiser for an organization based on voluntarism. No adult head of household had been compelled to join the church. Slaves may have been forced to join, but it is unlikely that Paul is addressing his fund-raiser to slaves.

C. Paul's Use of Rhetoric

In making sure that he maximizes his return from this letter, Paul uses rhetoric. He uses emotion. He does not come out and say explicitly what he obviously believes about them: they do not intend to fulfill their commitment. Instead, he makes reference to their previous verbal commitment. He talks about the great generosity of the churches in Macedonia. He points out that these churches were poor churches when compared with the wealth possessed by members of the Corinthian church. This appeals to their sense of guilt or shame. It is not logical in the sense of a series of propositions. He is not trying to win a formal debate. He is trying to get as much money out of them as he can with this letter.

His opening sentence in this chapter is rhetorical. It is a deliberate untruth which is designed to be recognized as meaning its opposite. He says that it is superfluous that he write this letter. "For as touching the ministering to the saints, it is superfluous for me to write to you" (II Cor. 9:1). Yet in chapters 8 and 9, it is clear that he regards this letter as mandatory to get the church to fulfill its commitment with respect to the donation. If this letter were really superfluous, he would not be devoting space to the issue of the donation. He would talk about other matters. Yet what he talks about in chapters 8 and 9 is money. So, when he says the letter is superfluous, he is conveying rhetorically that it is not superfluous. In this sense, rhetoric is not always logical. It is nevertheless persuasive.

D. Voluntarism, Not Coercion

Paul seeks to persuade individuals to provide charity on a voluntary basis. His letter makes no sense on any other supposition. There is no coercion implied anywhere in the letter. Church leaders did not have the authority to compel church members to fund this charitable operation. There is no trace anywhere in the letter of an appeal to members of the congregation who may have been civil magistrates. There is not a hint that the civil government is in any way responsible for funding a relief effort on behalf of the church in Jerusalem.

This fact should serve as a warning to self-professed Christian social activists, who are in fact political activists, who claim that these two chapters offer evidence supporting the concept that the civil government is responsible before God to provide money for relief efforts helping the poor. There is no such concept found in the New Testament. *There is no suggestion in Christ's teachings or Paul's teachings or the teaching of any writer in the New Testament that civil government has any role whatsoever in providing economic relief to the poor*.

The voluntary nature of the Corinthians' relief effort is obvious. Unfortunately, that which is obvious to anybody who reads the text without a prior bias in favor of the welfare state is not obvious at all to promoters of the welfare state. They appeal to this passage as if it were justification for a concept of civil government that is based on the principle of coercive wealth redistribution. Such a view of civil government presents the government as a savior. This savior can heal. It heals, not by its word of faith, but by its word of warning. Any taxpayer who resists the demand of the tax collector will be prosecuted.

Because democratic socialist politicians regard civil government

as an agency of plunder, they search for an ethical justification for what is in fact *a scheme to buy votes with other people's money*. Christian political activists provide anti-Christian politicians with what they claim is biblical evidence in favor of the welfare state. They ignore the context of this epistle. They ignore the fact that Paul is using logic and rhetoric to persuade his readers and listeners to provide funding for the Jerusalem church. *He uses persuasion because he cannot use coercion*. He does not appeal to the institution in society that exercises legal coercion: the civil government.

Defenders of the welfare state refuse to accept the obvious implications of this portion of Paul's epistle. Clearly, Paul understood that his fund-raising was based on voluntarism. Welfare state advocates refuse to discuss this aspect of the epistle. Instead, they appeal to certain words taken out of context, especially "equality." They reinterpret this passage as if it were a command for Christians to organize politically in order to pressure politicians to get into the national treasury and provide money to certain groups of poor people. These groups are the active constituents of the political party to which the Christian political activists belong. They are support troops in a political campaign to gather sufficient votes to elect politicians who will use the civil government as an agency of plunder. They use the plight of the poor as a logical and especially rhetorical justification for the use of money collected by the state and administered by a huge army of bureaucrats who cannot be fired by any politician.

Christian defenders of the welfare state never discuss this issue. They never provide evidence that the bulk of the funds raised through political coercion actually winds up in the hands of individual poor people. This is because the bulk of the money does not wind up in the hands of individual poor people; it winds up in the hands of full-time bureaucrats who administer the funds. It also winds up in the bank accounts of private welfare agencies that are not run by poor people.

None of this matters to the Christian defenders of the welfare state, because every welfare state operates in this manner. In their view, the only way to help the poor effectively is to implement programs that are based on political coercion in the name of the poor. All other programs are dismissed as secondary or peripheral in the communities where poor people live. They never discuss the fact that one of the main reasons why these other agencies are peripheral is the fact that the government for so many decades has intervened in order to support poor people directly or indirectly. Voluntary welfare agencies

gain funds by appealing to people who have already surrendered 40% or more of their income to the collection agencies of various state, local, and national governments. Voluntary agencies must be funded by the leftovers. It is not surprising, then, that these organizations are underfunded. They are underfunded because the tax collectors have done their work effectively.

Conclusion

Paul pressured the Corinthian church to perform its obligation and provide the full donation promised by its leaders before he went to Macedonia to raise funds. He said that he had sent representatives to consult with the church's leadership, so that there will be no misunderstanding of what the church owes. He used rhetoric to persuade them to do what they had promised to do.

This is an appropriate approach when dealing with a voluntary organization that is under no legal obligation to do anything. There is no binding contract. There is only a promise made to God through Paul. This is a serious obligation, but it is not legally enforceable in any civil court. Only a church council might be able to deal with it, but the details of the obligation might be a matter of hearsay. So, there was no institutional way to resolve this. Paul therefore relied on logic and rhetoric: tools of persuasion.

There was no element of compulsion involved. This is why it is completely illegitimate to invoke this letter as somehow justifying the use of civil government as an agency of coercive wealth redistribution.

8

THE COVENANTAL PROSPERITY GOSPEL

But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully.

II CORINTHIANS 9:6

The theocentric issue here is sanctions: causality. This is point four of the biblical covenant.[1]

A. Sowing and Reaping

Paul begins with a biblical principle: *we will reap what we sow*. He applies this principle to a special situation: charitable giving. He uses this principle to convince the church at Corinth to fulfill its original commitment to make a donation to the Jerusalem church. He says that if a person sows sparingly, he will reap sparingly.

In the Old Testament passages that established this relationship between reaping and sowing, the focus was on ethics. If a society is evil, the results of people's actions will be negative. Hosea taught this.

> Sow to yourselves in righteousness, reap in mercy; break up your fallow ground: for it is time to seek the LORD, till he come and rain righteousness upon you. Ye have plowed wickedness, ye have reaped iniquity; ye have eaten the fruit of lies: because thou didst trust in thy way, in the multitude of thy mighty men (Hosea 10:12–13).

Micah taught this.

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

> Thou shalt sow, but thou shalt not reap; thou shalt tread the olives, but thou shalt not anoint thee with oil; and sweet wine, but shalt not drink wine. For the statutes of Omri are kept, and all the works of the house of Ahab, and ye walk in their counsels; that I should make thee a desolation, and the inhabitants thereof an hissing: therefore ye shall bear the reproach of my people (Micah 6:15–16).[2]

The statutes of Omri were laws opposed to Mosaic laws. The works of the house of Ahab, Omri's son (I Kings 16:28), were evil. Jeremiah taught this.

> The spoilers are come upon all high places through the wilderness: for the sword of the LORD shall devour from the one end of the land even to the other end of the land: no flesh shall have peace. They have sown wheat, but shall reap thorns: they have put themselves to pain, but shall not profit: and they shall be ashamed of your revenues because of the fierce anger of the LORD (Jer. 12:12–13).[3]

There are few passages in the Old Testament where the application of this system of causation is explicitly individual. The author of the Proverbs wrote: "He that soweth iniquity shall reap vanity: and the rod of his anger shall fail" (Prov. 22:8). But any theory of individual causation is rare in the Bible. The Bible focuses on people as members of covenantal associations: churches, civil governments, and families. Isolated acts of evil in a righteous society are not likely to be economically productive. Similarly, isolated acts of righteousness in an evil society are unlikely to be economically productive. Ahab's servant Obadiah hid a hundred prophets in a cave and fed them (I Kings 18:4). He risked his life (v. 18). They ate bread and water. He did not charge a market-clearing price for these services.

There is a predictable cause-and-effect relationship between ethics and income. Members of a covenantal group that acts righteously can legitimately expect positive sanctions in this life. Members of groups that act in an unrighteous manner should expect negative sanctions in this life. We do not live in a universe governed by impersonal law. We also do not live in a universe governed by randomness. We live in a created universe. This universe reflects cosmic personalism.[4]

2. Gary North, *Restoration and Dominion: An Economic Commentary on the Prophets* (Dallas, Georgia: Point Five Press, 2012), ch. 28.

3. *Ibid.*, ch. 16.

4. Gary North, *Sovereignty and Dominion: An Economic Commentary on Genesis* (Dallas, Georgia: Point Five Press, [1982] 2012), ch. 1.

B. Charitable Giving

Paul extends the Old Testament principle of ethical cause and effect to include charitable giving. It is not simply that if a covenantal group treats others lawfully, its members will prosper in the long run. Paul says that if we go out of our way to extend blessings to someone in need through no ethical fault of his own, we can legitimately expect blessings in our lives. It is not enough that we do not commit evil acts; it is that we should commit righteous acts. People usually do not use the verb "commit" in relation to righteous acts. They use some other word, such as "perform." They speak of sins of omission and sins of commission. Paul is speaking here about a righteous act of commission: charity. It is a positive act with the goal of benefiting people in temporary need. But charity has another goal: positive sanctions in history.

A covenant-breaker may not believe in a universe that is established in terms of ethical cause and effect. The psalmist spoke of covenant-breakers as committing evil self-consciously, on the assumption that God does see, or if He does see, He will not do anything about it. "They slay the widow and the stranger, and murder the fatherless. Yet they say, The LORD shall not see, neither shall the God of Jacob regard it. Understand, ye brutish among the people: and ye fools, when will ye be wise? He that planted the ear, shall he not hear? he that formed the eye, shall he not see? He that chastiseth the heathen, shall not he correct? he that teacheth man knowledge, shall not he know?" (Ps. 94:6–10). Such people are blind to the nature of cause and effect in God's created universe. They do not understand that the universe reflects the ethical standards of the Creator.[5] God has revealed in the Bible and in general revelation the ethical cause-and-effect system governing both nature and the social order.[6]

Paul reminds the Corinthian church that this ethical cause-and-effect structure of the universe applies to acts of righteousness, not just a refusal to commit acts of unrighteousness. Just as a farmer sows seeds actively, so should covenant-keepers actively sow righteousness. The farmer sows seeds in the expectation of a crop. Paul tells the Corinthian church that it should do the same.

---

5. Point three of the biblical covenant order is ethics: Sutton, *That You May Prosper*, ch. 3.

6. Point four: *ibid.*, ch. 4.

C. Free Market Economic Theory

What Paul says of charitable giving, free market economists apply to acts of thrift. Free market economists sing the praises of rising production per capita. Capital provides the tools that we need in order to increase our economic output. Free market economists recommend thrift, which is said to be the basis of increasing supply of capital per capita. They see the benefits of saving. They understand that as people sow more, they will reap more. Mises wrote: "There is but one means available to improve the material conditions of mankind: to accelerate the growth of capital accumulated as against the growth in population. The greater the amount of capital invested per head of the worker, the more and better the goods can be produced and consumed."[7]

Free market economists focus their attention on thrift rather than charitable giving. Rare is the free market economist who devotes a subsection of a chapter to the economic benefits associated with charitable giving. He may admit that charity is good for the recipients, and he may say that it is good for the self-esteem of the donors. But he does not spend more than a paragraph or two on the causal relationship between charitable giving and increased production per capita in society at large. He does not believe in such a relationship. He does not think there is any verifiable analytical relationship between charitable giving and subsequent income that is comparable to the statistically verifiable relationship among thrift, capital, output, and income.

The free market economist affirms methodological individualism. He readily admits that increased thrift by an individual is likely to lead to increased future income for this individual. He is well aware of the relationship between increased saving, increased capital investment, and increased output per capita. He assumes that in any competitive free market society, increased saving leads to increased output and therefore increased income. But the kind of sacrifice that is involved in thrift is not seen by a free market economist as being comparable to the kind of sacrifice involved in charitable giving. He sees increased thrift as an extension of the principle of private ownership of the means of production. The individual is investing in his own future. He retains ownership of the capital that he purchases by means of his thrift. He is the legal owner of any future stream of in-

7. Ludwig von Mises, *The Anti-Capitalist Mentality* (Princeton, New Jersey: Van Nostrand, 1956), p. 5.

come that may be generated by the capital that his thrift has enabled him to purchase.

In the case of charitable giving, ownership of the money is transferred to the recipient. The free market economist does not believe that the individual who gives away money will predictably receive economic benefits proportional to the return on the same investment (ROI) from thrift. He limits any gain to personal self-esteem. He does not see the gain in terms of increased production in the society at large, production which will enable the donor to gain rewards personally that are proportional to the degree of sacrifice involved in the charitable gift.

He argues that if society A gives 10% to the poor and does not save, while society B saves 10% and does not give to the poor, society B will become richer over time. He does not consider the possibility that a society that does not give to the poor is unlikely to experience a high rate of saving for four consecutive generations.

D. Methodological Covenantalism

1. Charity and Thrift

Paul is not arguing in terms of the worldview of modern free market economics. He does not begin with the assumption of methodological individualism. He begins with the assumption of methodological covenantalism. He regards the universe as totally controlled by a totally sovereign God (Rom. 9:1–17; Eph. 1). God has recommended charitable giving as a way of economic success. Because God is completely in control of cause and effect in the universe, He has established economic laws in terms of His recommended system of ethics. This system of ethics establishes predictable covenantal relationships between reaping and sowing. So, an individual or organization that gives economic support to people who are in need because of circumstances beyond their control will prosper over time. *In God's universe, charitable giving has the same effect in the long run as thrift.* Despite the fact that the donor transfers ownership of the money or goods to someone else, and despite the fact that he loses all legal claim to any future stream of income generated by the person who is assisted by the donation, the organization or individual who makes the donation will find, in the long run, that economic benefits flow back, as if he had never transferred ownership to a third party.

Methodological covenantalism views cause and effect as both individual and corporate. God governs the flow of all income streams.

He never surrenders ownership of these income streams. He merely delegates the use of capital to men as His stewards. So, because God is absolutely sovereign over history, He can guarantee to covenant-keepers that they will increase the likelihood of an increasing flow of income over time as a result of their charitable giving.

The humanistic free market economist does not believe in methodological covenantalism. So, he sees the transfer of ownership of an asset to a third party as making the donor economically poorer. This is the price the donor pays for his increase in self-esteem. The free market economist does not see that there is a predictable relationship between donating money in the present and receiving a flow of income in the future as a result of this donation. He is a methodological individualist. He sees private ownership as either individual or corporate, in the sense that individuals participate legally in a profit-seeking corporate structure, and thereby possess legal claims to a portion of any future income which flows to the corporate structure.

2. Enforceable Contracts

For the methodological individualist, everything is determined by contracts. The operation of the economy is therefore determined by the enforcement of legal claims. All lawful contracts, to be contracts, must be enforceable in a human court. There are no other courts.

For the methodological covenantalist, everything is determined by covenants. The operation of the economy is therefore determined by the enforcement of legal claims. The legal foundation of such enforcement begins with God. Covenant theology is theocentric. All legal claims are governed by a representative model: God's ownership of creation and therefore also ownership of the legal claims He has established, based on His office as Creator. All human contracts are established under God, as are all legal claims. Some are enforced directly by God. Others are enforced indirectly by God through His sovereign decree over history's participants. Others are enforced in human courts.

Paul tells the Corinthian church in this passage that those who sow sparingly will reap sparingly. Paul is operating in terms of an assumption. This assumption is clear to the methodological covenantalist, but it is unclear to the methodological individualist. This assumption is as follows: *in God's cause-and-effect universe, charity establishes a predictable presumption on future income*. This is enforced by God in history, directly and indirectly. It is not enforced by a human court.

3. God's Ownership

God's original ownership was established by His office as Creator. But there is a subordinate form of God's ownership. This was established by His supreme act of grace: the incarnation, death, resurrection, and ascension of Jesus Christ. This subordinate form of ownership occurs with every extension of grace by God. *All grace establishes a legal liability*.

> And that servant, which knew his lord's will, and prepared not himself, neither did according to his will, shall be beaten with many stripes. But he that knew not, and did commit things worthy of stripes, shall be beaten with few stripes. For unto whomsoever much is given, of him shall be much required: and to whom men have committed much, of him they will ask the more (Luke 12:47–48).[8]

God has established a legal claim on all future income streams. He has granted grace, beginning with Adam and Eve. This established its enforceable legal claim by God. This legal claim is not limited to eternity. It is also binding in history. This is why the extension of the kingdom of God in history is a manifestation of God's enforcement of His legal claims on the total output of all recipients of His grace.

The principle of an economic return to charitable giving begins with God's charity toward mankind: a gift not deserved by the recipients. *God's cosmic charity reinforces His original legal claim on the whole world*. It is through the extension of the kingdom of God in history that covenant-keepers participate in the enforcement of God's legal claim on the whole world. This is why the doctrine of economic growth, the doctrine of postmillennialism, and the doctrine of the triumph of the kingdom of God in history are inter-related. They originate in a biblical system of covenantal cause and effect.

E. Two Versions of the Prosperity Gospel

Passages such as this sowing/reaping passage are used by promoters of what is sometimes called the gospel of prosperity, which gives confidence to listeners that sacrifices made in the present will produce positive benefits in the future. This assessment of economic cause and effect is accurate.

8. Gary North, *Treasure and Dominion: An Economic Commentary on Luke*, 2nd ed. (Dallas, Georgia; Point Five Press, 2012), ch. 28.

1. Greater Harvest

Paul tells the church at Corinth that it can legitimately expect a greater harvest because of its charitable gift to the Jerusalem church. It can expect a lesser harvest if this charitable gift is minimal. This is the covenantal view of the prosperity gospel. When this view of economic cause and effect is understood in terms of the extension of the kingdom of God in history, postmillennial eschatology,[9] and covenantal cause and effect, the prosperity gospel is accurate.

This system of causation applies corporately. It is not applied to institutionally autonomous individuals. To the extent that the prosperity gospel is applied only to individuals, it falls into the error of methodological individualism. It limits God's comprehensive claim on all streams of income that are generated by the recipients of His grace, both special grace and common grace. It therefore limits the grace of God. It limits the extension of God's kingdom in history.

The problem with the prosperity gospel is not that it proclaims a system of ethical cause and effect in the field of economics. It is not that it teaches that he who sows abundantly will reap abundantly. Both are explicitly taught in the Bible. *But this is taught in the Bible in terms of methodological covenantalism*. It is taught within the context of God's extension of His kingdom in history.

2. Eschatology

Because most theologians and pastors today are either premillennial or amillennial, they oppose the gospel of prosperity in all forms. They oppose it with respect to individuals. This is because their eschatological systems deny the possibility of a postmillennial extension of God's kingdom in history in which individuals will participate. Because of their eschatology, they are even more hostile to methodological covenantalism, with its system of ethical cause and effect,[10] than they are to the individualistic gospel of prosperity. The individualistic gospel of prosperity becomes their whipping boy, when in fact what they really oppose is the doctrine of corporate cause and effect with respect to the kingdom of God. Meredith G. Kline defended this viewpoint authoritatively in one academic sentence.

> And meanwhile it [the common grace order] must run its course within the uncertainties of the mutually conditioning principles of common grace

9. Kenneth L. Gentry, Jr., *He Shall Have Dominion: A Postmillennial Eschatology*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1992] 1997).

10. Point 4 of the biblical covenant model: Sutton, *That You May Prosper*, ch. 4.

> and common curse, prosperity and adversity being experienced in a manner largely unpredictable because of the inscrutable sovereignty of the divine will that dispenses them in mysterious ways.[11]

This is a defense of *covenantal unpredictability in history*. He and the theologians who share his view of social causation in history—the overwhelming majority—do not believe that God's kingdom will expand in history into every area of life, transforming the entire civilization as leaven transforms dough, i.e., the transformation described by Jesus. "Another parable spake he unto them; The kingdom of heaven is like unto leaven, which a woman took, and hid in three measures of meal, till the whole was leavened" (Matt. 13:33).[12] In contrast to Paul's explicit statement, they believe that covenant-keepers who sow abundantly will reap sparingly. Even more important, they believe that Christian institutions that sow abundantly will reap sparingly. This outlook is explicit in amillennialism, and it is implicit in premillennialism, because premillennialism teaches that Jesus will return to establish an earthly kingdom at a time in history in which covenant-breakers have extended almost complete control over the face of the earth.[13]

Sometimes people ask this question: "Does eschatology really matter?" It surely matters in the area of economic theory. Those who believe in amillennialism and premillennialism are much more likely to adopt the principle of humanistic free market economists: methodological individualism. They see cause and effect in much the same way that the atheistic free market economist sees it. They do not deny the fact that increased thrift is likely to produce increased income in the future. Most of them probably affirm this principle. They are not socialists. But when they come to this passage in Paul, they seek ways to avoid affirming it. They do not acknowledge that this principle of causation teaches that Christian individuals and Christian institutions that increase their level of charitable giving will receive, in a predictable way, increased income, increased influence, and increased power in society. They shudder at such a concept. They shudder because such a concept openly refutes both premillennialism and amillennial-

---

11. Meredith G. Kline, "Comments on an Old-New Error," *Westminster Theological Journal*, XLI (Fall 1978), p. 184. This essay is a critique of Greg L. Bahnsen's view of theonomy.

12. Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 30.

13. Gary North, *Millennialism and Social Theory* (Tyler, Texas: Institute for Christian Economics, 1990), chaps. 4–6.

ism, both of which preach the eventual cultural defeat of Christianity. So, they defend their eschatological positions against the economic framework of methodological covenantalism, which Paul explicitly affirms in this passage. They find other ways to explain this passage.

Some expositors may affirm the truth of what Paul is saying in this passage, but then they refuse to extend it to society at large. They refuse to comment on the obvious implication of this passage: if churches will increase their charitable giving, they will grow in influence, membership, and dedication of their members. Churches will reap the harvest that their commitment to charitable giving assures them.

Paul's affirmation of the predictability between sowing and reaping is an affirmation of postmillennialism to the extent that churches and church members believe what Paul teaches here, and then respond accordingly. The amillennialist and the premillennialist, if they are consistent, must argue that what Paul says here will never take place in history. This is because most Christians will not believe Paul, most churches will not believe him, and few will follow his recommendation. In other words, *they are implicitly arguing that the church of Jesus Christ does not benefit in history from increasing knowledge of God's word*. They are implicitly arguing that the more that covenant-keepers learn about what God's word teaches, the less they are willing to believe it, obey it, and enforce it. The more that the church of Jesus Christ benefits from the intervention of the Holy Spirit as both teacher and comforter, the less the church is willing to follow what God commands.

This is a radical condemnation of the entire church, including the local congregations in which the pastors preach. Yet pastors know that if they keep coming back over and over and over to their congregations, accusing them of not believing what God says, accusing them of not obeying God's laws, they will be fired. They do not want to be fired. So, they preach against any form of covenant theology that undergirds Paul's statement in this passage. They preach that, over time, as the church becomes more faithful to God's word, it becomes weaker and more of a victim. In other words, they preach that history will progressively testify against the truth of what Paul and teaches explicitly in this passage.

Eschatology matters.

3. Name It and Claim It

Eschatology does not matter in cases where pastors are theologically inconsistent. Pastors who preach the Arminian, charismatic version of the prosperity gospel, known by detractors as "name it and claim it," are generally adherents of traditional Scofield dispensationalism.[14] They do not perceive the theological inconsistency of their position. They do not preach very often on eschatology, but they avoid affirming postmillennialism.

There is a reason for this. They are not covenant theologians. They do not believe in God's comprehensive redemption of all fallen institutions.[15] They are methodological individualists. So, they preach individual prosperity through obedience to God's law of charity, even though they deny—if pushed—that this applies to institutions. They affirm the invisible economic success of an elite of Christian believers who follow their version of the prosperity gospel, yet simultaneously affirm the eschatologically inevitable growing corruption of churches and Christian institutions in general. God will not comprehensively redeem society, they say.

There is a major theological problem with this view of economic cause and effect. Paul addressed his message to a local congregation. This was a corporate body formed by verbal covenant and marked by baptism and the Lord's Supper. Paul did not promise prosperity to individuals in the Corinthian church, as distinguished from individuals as church members. The Corinthian church had promised as an institution to make the donation. It was therefore responsible before God.

The prosperity gospel of dispensational, charismatic, Arminian fundamentalism has this crucial problem: *the promise of prosperity in the Old Testament was corporate*. Advocates of the prosperity gospel of individualism make the same mistake made by Eliphaz in dealing with Job.

> Remember, I pray thee, who ever perished, being innocent? or where were the righteous cut off? Even as I have seen, they that plow iniquity, and sow wickedness, reap the same. By the blast of God they perish, and by the breath of his nostrils are they consumed (Job 4:7–9).

14. *The Scofield Reference Bible* (New York: Oxford University Press, 1909).

15. Gary North, *Is the World Running Down? Crisis in the Christian Worldview* (Tyler, Texas: Institute for Christian Economics, 1988), Appendix C: "Comprehensive Redemption. Kenneth L. Gentry, *The Greatness of the Great Commission: The Christian Enterprise in a Fallen World* (Tyler, Texas: Institute for Christian Economics, 1990).

He applied this assessment to Job. He was wrong. Job had been a righteous man. He came under God's negative sanctions by way of Satan through no moral fault of his own (Job 1). All of his children had been killed through no moral fault of their own. The prosperity preachers have always sided with Eliphaz, identifying physically afflicted Christians as people of little faith. The Book of Job stands as a visible judge against these preachers. So does the life of Paul.

> Of the Jews five times received I forty stripes save one. Thrice was I beaten with rods, once was I stoned, thrice I suffered shipwreck, a night and a day I have been in the deep; In journeyings often, in perils of waters, in perils of robbers, in perils by mine own countrymen, in perils by the heathen, in perils in the city, in perils in the wilderness, in perils in the sea, in perils among false brethren; In weariness and painfulness, in watchings often, in hunger and thirst, in fastings often, in cold and nakedness (II Cor. 11:24–27).

F. Charity and Thrift

There is little evidence—I know of none—which indicates that a society that gives only to charities and saves nothing will grow economically. There is lots of evidence that a society characterized by great generosity is also characterized by great thrift and economic growth.

The first great example of this in human history were monastic orders in Western Europe. Their members took vows of poverty. Some orders also produced goods for the market. The Cistercians are an example. These institutions were characterized by high savings, careful attention to production, and high profits. The lifestyles of the members improved to such an extent that they were richer than those in the surrounding communities. The monasteries grew wealthy. There were repeated periods of reform of these orders, in order to restore the original ideal of poverty.

When the discipline of thrift is widespread, the parallel disciplines associated with thrift are widespread. People live on a fraction of their income. They give away a higher portion of their income than the common man does, and they invest more, too. The Methodists are good examples, from the mid-eighteenth century to the late nineteenth century. So are the Quakers in the same era.

The Bible does not teach that generous people receive direct grants of wealth by God. It says only that *there is a positive correlation between generosity and visible, measurable success*. That this economic success comes from thrift, innovation, entrepreneurship, hard work,

and price competition in no way challenges the idea that success comes from generosity.

Conclusion

Paul told the church at Corinth that "he which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully." This applies to individuals. It also applies to groups. The group that Paul said it would apply to was a local church.

There is a predictable cause-and-effect relationship between ethics and outcomes. Evil produces losses; righteousness produces profits. A little righteousness produces a little extra income. A lot of righteousness will produce a lot of extra income.

This system of causation applies to both individuals and associations. There are theologians who deny that this system of causation exists because it would lead in history to the triumph of God's kingdom institutionally. This thought is antithetical to their eschatologies of civilizational defeat for Christianity. There are others who promote this system with respect to individuals, but not for the church specifically and Christian civilization in general.

Whenever covenant theology affirms both the authority of biblical law and a predictable system of sanctions, it affirms the reality of Paul's words in the lives of individuals and the lives of associations. The system of ethical causation applies both to the one and the many. It therefore testifies to the Trinity, who is both one and many.

9

CHARITY: VOLUNTARISM VS. COMPULSION

Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver. And God is able to make all grace abound toward you; that ye, always having all sufficiency in all things, may abound to every good work: (As it is written, He hath dispersed abroad; he hath given to the poor: his righteousness remaineth for ever. Now he that ministereth seed to the sower both minister bread for your food, and multiply your seed sown, and increase the fruits of your righteousness;) Being enriched in every thing to all bountifulness, which causeth through us thanksgiving to God. For the administration of this service not only supplieth the want of the saints, but is abundant also by many thanksgivings unto God.

II CORINTHIANS 9:7–12

The theocentric issue here was causation: point four of the biblical covenant.[1]

A. The Charitable Person

The phrase, "the Lord loves a cheerful giver," has come down to English-speaking peoples through the generations in all of its King James Version antiquarian splendor. This principle of giving undergirds the Bible's doctrine of voluntarism. Paul's language could not be any clearer. He is asking the Corinthian church to appeal to its members to dig deep into their purses and provide assistance for the Jerusalem church. He makes it clear that this donation is completely voluntary.

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

Paul does not say anywhere in his epistles that civil government has an obligation to use the power of the sword to extract wealth from one group of residents in order to fund the lifestyles of other groups of residence. He relies exclusively on the ideal of voluntarism. Here, he explicitly rejects any suggestion that compulsion is legitimate in raising money to fund people in need, no matter how desperate they may appear to be. He appeals to the church, not to civil government, for the provision of aid to the Jerusalem church. He regards the principle of voluntarism with respect to charity as the biblical standard of charity.

He points out to the Corinthians that God has shown grace towards them in the past. They have sufficiency in all things. He reminds them that this prior grace has enabled them to abound in every good work. There is always a price tag associated with the grace of God. Jesus Christ paid this price at Calvary. But this does not mean that the recipients of grace have no responsibilities associated with extending the kingdom of God. The Great Commission is clear in this regard. "And Jesus came and spake unto them, saying, All power is given unto me in heaven and in earth. Go ye therefore, and teach all nations, baptizing them in the name of the Father, and of the Son, and of the Holy Ghost: Teaching them to observe all things whatsoever I have commanded you: and, lo, I am with you alway, even unto the end of the world. Amen" (Matt. 28:18–20).[2]

Jesus was explicit about this debt relationship. He said that those who have received greater benefits are more responsible for the use of these assets than a person who has received less grace. There is cause and effect in the social order. When someone receives a benefit, he becomes more responsible before God for the use of this asset (Luke 14:47–48).[3]

Paul here describes the model of the charitable man. He is someone who has dispersed wealth abroad. He has given to the poor. "He hath dispersed abroad; he hath given to the poor: his righteousness remaineth for ever." He is speaking of God. Specifically, he is speaking of Jesus Christ, who is the ultimate model for the charitable man.

2. Kenneth L. Gentry, *The Greatness of the Great Commission: The Christian Enterprise in a Fallen World* (Tyler, Texas: Institute for Christian Economics, 1990). Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 48.

3. Gary North, *Treasure and Dominion: An Economic Commentary on Luke*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 28.

B. The Charitable Church

Paul reminds them that God is the source of the benefits enjoyed by the Corinthian church. God ministers, meaning He provides. "Now he that ministereth seed to the sower both minister bread for your food, and multiply your seed sown, and increase the fruits of your righteousness." This is the imagery of the farmer who sows seed in order to reap a harvest. This is how Jesus described evangelism (John 4:35–36). It is a program of harvesting. God is clearly the source of the harvest. He is sovereign over all such matters. So, when he provides seed for the harvest, he makes Christians responsible for the sowing of this seed.

Paul reminds them that the church is responsible for the administration of whatever it has received from God. Paul says they have corporate responsibilities relating to the administration of the wealth which has been handed over to the church by its members.

An aspect of the grace of God is His provision of wealth. The Corinthian church had sufficiency. "Sufficiency" meant then what it means today. An individual possesses resources that enable him to carry out his assignment. As a steward, the individual or the institution must not waste resources. The resources must be put to good use, according to what God has in mind regarding the use of these resources.

Chapters 8 and 9 of this epistle are devoted to the topic of funds to be raised by the church, as previously promised, in order that the Jerusalem church might not suffer. This voluntarism indicates that churches in one geographical area have responsibilities toward churches in other geographical areas. The local institutional church acts as a steward of God's resources. This stewardship is personal. The leaders of the church are supposed to understand that the church is not a neutral institution. Its goal is to extend the kingdom of God, through hierarchical leadership and discipline. It must preach the Bible, offer the sacraments and defend them judicially, and extend the gospel across geographical boundaries through time. One local congregation is supposed to assist other congregations, meaning across borders and cultural divisions.

This concept of an international church is basic to the extension of the church through evangelism. Members of the congregation give money to the congregation, whose leaders in turn pay for evangelists to go on the road. This is an act of future-orientation.

C. Charity vs. Compulsion

Paul says that the Lord loves a cheerful giver. He does not say that the church should use its influence to wheedle financial support from unhappy givers. Even less does he suggest that the church should threaten resisting members with church sanctions if they refuse to donate. Compulsion is foreign to this fund-raising letter. Because Paul believed in voluntarism, he wrote this letter.

The difference between the New Testament's principle of voluntary giving and the modern world's principle of charity through coercive taxation is absolute. There is no way to reconcile the two positions. If we accept one, we must reject the other. Either the poor are to be taken care of by means of voluntary contributions from people with assets of their own to give, or else they must be taken care of by civil government bureaucrats who spend taxpayers' money on projects funded by the politicians.

Money confiscated by the state cannot be used by voluntary institutions to extend charity unless these institutions are used by politicians and bureaucrats to distribute the confiscated funds. *These institutions then become extensions of the politics of plunder*. They become institutionally dependent on repeated acts of plunder. The flow of funds encourages them to add staff and programs. This creates institutional dependency.

The modern welfare state in the United States is so adamant that its programs are not a form of charity that it has created a word to describe its programs: *entitlements*. An entitlement is owed. The state specifically owes funding to the recipients of its tax money. The Soviet Union was so committed to this view that it made illegal all forms of private charity. It wanted the poor (and everyone else) to be totally dependent on the state. One post-Soviet critic of the Soviet Union's policy of state-funded charity identified the fundamental issue: the destruction of community. "The paternalistic nature of the Soviet state welfare system and its persistent disregard and suppression of any forms of charitable activities developed by institutions other than the state significantly discredited the whole concept of charity, voluntarism and community organizing and suppressed civic initiatives."[4]

The nature of the state monopoly over charity was understood well by one of the founders of the Soviet Union, who became its most famous victim: Lev Bronstein, better known as Leon Trotsky. He fell

4. Svetlana V. Kupryashkina, *Women and Voluntary Activities in Ukraine: A Historic Outlook and a View On Soviet State Paternalism* (Ukraine: Center for Women's Studies).

victim to Josef Djugishvili, better known as Stalin, who sent a man to Mexico City to murder him with a pickaxe. During Trotsky's exile, he wrote *The Revolution Betrayed* (1936). In Chapter 11, he made this observation: "In a country where the sole employer is the state, this means death by slow starvation. The old principle: who does not work shall not eat, has been replaced with a new one: who does not obey shall not eat." He did not bother to mention the source of this traditional saying. It was the Apostle Paul. "For even when we were with you, this we commanded you, that if any would not work, neither should he eat" (II Thes. 3:10).[5] Perhaps he did not know its origin. He may have been citing Article 12 of the 1936 Constitution of the USSR, referred to as Stalin's Constitution. Article 12 reads:

> In the U.S.S.R. work is a duty and a matter of honor for every able-bodied citizen, in accordance with the principle: "He who does not work, neither shall he eat."

Stalin knew exactly where this concept came from. He had begun his career as a seminarian.

D. The Politics of Guilt and Pity

This phrase is the title of a collection of essays by R. J. Rushdoony. In a chapter titled, "The Biblical Doctrine of Charity," he presented the case for private charity and against the welfare state. He made this crucial point.

> Charity has as its purpose the strenthening of society and its protection. Its purpose is to unify people of a common faith and to enable the unfortunate both to care for themselves and to maintain their participation in the life of a godly commonwealth.[6]

In contrast is the politics of the welfare state. The welfare state does not call for a common confession. It does not assess the causes of a person's poverty. It is impersonal. It is "by the numbers," as civil law must be in order to place the bureaucrats under law.

A godly man has pity on a victim of circumstances beyond the victim's control, Rushdoony wrote.

> Pity means literally "loving kindness," "to be gracious." This attitude of pity, on God's part, is *never promiscuous but always selective*, and, accord-

5. Chapter 27.
6. R. J. Rushdoony, *Politics of Guilt and Pity* (Vallecito, California: Ross House, [1970] 1995), p. 67.

> ing to Scripture, it is to be selective on man's part also . . . no pity must be shown to evil.[7]

This is in contrast the false charity of the welfare state, which is by law unselective. False charity imposes no confession of faith, no commitment to ethics, no other requirement than (maybe) for the recipient to make a pro-forma effort to look for a job.

> False charity hates joy, luxury, and abundance in every form and has a levelling demand: it denies the person's right to use his property and wealth in terms of his own conscience. The "rights" of the poor to a man's wealth exceed his own rights and wishes. Success becomes a crime to be atoned for by a required share-the-wealth program.[8]

False charity rests on a concept of guilt for one's success and legislated pity for the unsuccessful—a universal category—rather than resting on pity for those poor who fell on hard times due to no fault of their own.

The welfare state is a sham. It is a puppet show to manipulate gullible voters. It is run by professional activists who are paid by donors to promote the politics of plunder in the name of the poor. It is the great game of bait and switch.[9] It is legislated in the name of the poor on behalf of the middle class at the expense of the rich.

E. In the Name of the Poor

Politicians use the welfare state's principle of coercion of one group in order to benefit another group. They do this because they are competing in the marketplace for votes. The currency of the realm in politics is votes. Politicians understand the currency of their realm. They understand it far better than occasional voters or non-voters do. They ask: "Which groups offer more votes?" They ask: "What can I vote for while in office that will gain me more votes at the next election, net, than my votes in office will cost me?"

In 1850, just before he died, the French essayist and politician Frédéric Bastiat published a little book, *The Law*. In a section titled "Property and Plunder," he described the motivation undergirding the modern welfare state. The motivation is plunder.

---

7. *Ibid*., p. 65.
8. *Ibid*., p. 69.
9. This refers to a practice of advertising a low-price good that you do not possess, and then persuading someone who has come to the store to buy it that he should buy a higher-price item.

> Man can live and satisfy his wants only by ceaseless labor; by the ceaseless application of his faculties to natural resources. This process is the origin of property.
>
> But it is also true that a man may live and satisfy his wants by seizing and consuming the products of the labor of others. This process is the origin of plunder.
>
> Now since man is naturally inclined to avoid pain—and since labor is pain in itself—it follows that men will resort to plunder whenever plunder is easier than work. History shows this quite clearly. And under these conditions, neither religion nor morality can stop it.
>
> When, then, does plunder stop? It stops when it becomes more painful and more dangerous than labor.
>
> It is evident, then, that the proper purpose of law is to use the power of its collective force to stop this fatal tendency to plunder instead of to work. All the measures of the law should protect property and punish plunder.
>
> But, generally, the law is made by one man or one class of men. And since law cannot operate without the sanction and support of a dominating force, this force must be entrusted to those who make the laws.
>
> This fact, combined with the fatal tendency that exists in the heart of man to satisfy his wants with the least possible effort, explains the almost universal perversion of the law. Thus it is easy to understand how law, instead of checking injustice, becomes the invincible weapon of injustice. It is easy to understand why the law is used by the legislator to destroy in varying degrees among the rest of the people, their personal independence by slavery, their liberty by oppression, and their property by plunder. This is done for the benefit of the person who makes the law, and in proportion to the power that he holds.

By promising to take money from a tiny elite of voters, who do not have a lot of votes, and transferring this money to a broad base of poor people, politicians can conceal what they are really doing. They are taxing the rich and the upper middle classes in order to provide money to spend on programs that are approved by the rich and middle classes. *Only a fraction of the money appropriated for welfare projects ever gets to poor people*. Much of the money is absorbed by the bureaucrats who administer the welfare programs. The poor do receive some money, but always as people who are led to understand that they benefit only because of the politicians and the bureaucrats. They realize early that they are in a subservient position, and that all talk of legal entitlements is political fluff. They know that at any time, the government can cut them off. They know that if times get tight economically, politicians will seek to transfer money openly to groups of voters who have more clout than the poor do.

The poor tend not to vote. The middle classes and elderly people who receive government pensions have far more votes than the poor have, and they vote in much larger percentages. They are in control politically. They want welfare, and they are willing to accept welfare programs when the justification of the welfare apparatus is to help the poor. Academic studies reveal that most of the money taken by the government is allocated to programs that are used mainly by the middle class. College tuitions are a good example. The children of poor people do not attend college in large numbers. The children of the middle class do.

Conclusion

Paul said in this passage that God expects charity, but He expects it to be voluntary. More than this: He expects it to arise out of cheerfulness. The giver should understood that God has blessed him, and that giving freely is a proper response.

This outlook is utterly foreign to all aspects of the modern welfare state, which is based on coercion. Political coercion is used to extract wealth and therefore influence from private citizens. In the name of helping the poor, politicians seek votes from the non-poor. The politicians use a sense of guilt and pity in the voters to manipulate them. The voters elect the guilt-manipulators, and then demand that the state provide even greater allocations of plunder to support their interests.

10

FINANCIAL INDEPENDENCE

But be it so, I did not burden you: nevertheless, being crafty, I caught you with guile. Did I make a gain of you by any of them whom I sent unto you? I desired Titus, and with him I sent a brother. Did Titus make a gain of you? walked we not in the same spirit? walked we not in the same steps?

II CORINTHIANS 12:16–18

The theocentric issue here was grace: an unearned gift. This is point four of the biblical covenant.[1]

Paul is attempting to raise money for the Jerusalem church. Here, he tells the leaders at Corinth that he has never asked for financial support for himself, nor has Titus. This positioning was important. He was coming on behalf of another church. He was not being paid to do this. He does not say that the Jerusalem church did not pay him, but it is implied, because he accepted no money from Corinth. He is independent of any church's support.

This makes his plea for funds that much more powerful. He works on behalf of others. The church at Corinth knows that the Jerusalem church will get all of the money it raises for that church. Their contributions will go further.

Paul also had the advantage of being independent of the churches he served. They could not alter the content of his preaching by threatening his with the removal of financial support. He was a tentmaker

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

by profession (Acts 18:3).[2] This source of income made him financially independent of churches.

Being financially independent of those to whom you bring a message places you in a special category. Either someone supports you who wants this message proclaimed, or else you believe in it so strongly that you are willing to forego time and money in order to proclaim it. The second category possesses greater authority. You are not in this for the money. You are not an agent of another special-interest group. You are a person in a position to do something else with your life, but you choose to sacrifice. The listener thinks, "What is so important about this message that this person sacrifices the income he could earn if he sold his services to a third party?"

Paul possessed such authority. Because his income came from a competitive market that had nothing to do with the gospel, he was in a position to proclaim his message, without theological compromise, on a "take it or leave it" basis. He did not earn a living by selling his services to a third party with a hidden agenda. He was no earthly person's agent.

When you bring any message that asks people to change their minds and then their ways, you strengthen your hand by being financially independent. Such independence is widely regarded as success. The person either has wealth or else the skills necessary to support himself. These are both goals that dependent people would like to possess.

Conclusion

Paul reminds the Corinthian church that he is not dependent on them for his funding. He is independent. This increases his reliability. He was raising money. This positioning as an independent agent served to validate his authority as someone who was dedicated to his ministry of service.

2. Gary North, *Sacrifice and Dominion: An Economic Commentary on Acts*, 2nd ed. (Dallas, Georgia: Point Five Press, 2012), ch. 8.

GALATIANS

11

CHARITY AND THE KINGDOM

And when James, Cephas, and John, who seemed to be pillars, perceived the grace that was given unto me, they gave to me and Barnabas the right hands of fellowship; that we should go unto the heathen, and they unto the circumcision. Only they would that we should remember the poor; the same which I also was forward to do.

GALATIANS 2:9–10

The theocentric issue here was charity, or grace (*charis*): point four of the biblical covenant.[1]

A. Shared Vision

Paul says that the other apostles told him that the only requirement that they had for his ministry was that he emphasize giving to the poor. He says that this had always been his intention, so that in no sense was this requirement by the other apostles a limitation on his ministry.

Surely chapters 8 and 9 of his second epistle to the Corinthians indicate the extent to which Paul was committed to the idea that Christians should be generous with whatever wealth they possess.[2] It is Christians' responsibility, as members of a local congregation, to participate in charitable activities organized by their congregation. He stressed this with respect to the Corinthians, but it is clear from this passage that he regarded this as a general principle to be applied

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

2. Chapters 4–9.

by Christians across borders. He understood that this is a universal obligation.

The emphasis on charity in the epistles is obvious to anyone who has spent much time reading the epistles. The authors were committed to charitable activities. These activities are not limited to charity from one Christian to another. Certainly, this is where charity is supposed to begin. But charity is also to be shown to people outside the household of faith. "And let us not be weary in well doing: for in due season we shall reap, if we faint not. As we have therefore opportunity, let us do good unto all men, especially unto them who are of the household of faith" (Gal. 6:9–10).[3] This made Christianity unique in its day. There had been a similar emphasis in Mosaic religion, but it is at the forefront in Christianity. Other major religions of the Roman Empire had no similar emphasis.

B. God's Kingdom Made Visible

The importance of charity for the life of the church has to do mainly with the visible extension of the kingdom of God in history. Charitable activities catch the attention of the recipients of the charity. They also catch the attention of outsiders to the faith, who are impressed by the fact that members of the church are generous to fellow members and also to people outside the church.

Charity is widely respected. Every society understands the extent to which there must be charitable activities for the sake of the social order. It impresses members of every society when they see that members of a particular organization are specially faithful to this requirement, which is a universally recognized benefit.

1. Social Insurance

Giving generously is not simply a matter of public relations. It is also a matter of making certain that individuals within the fellowship do not live in constant fear of the possibility that some unforeseen disaster will strike their family. The fact that members of the congregation give generously is a form of social insurance. Every fellowship has this kind of informal insurance, but the church has been public in its commitment to the necessity of such forms of insurance. God does not want his people to live in fear. When people live in fear, they are hesitant to take risks. They are hesitant to launch new projects.

3. Chapter 13.

They hoard resources, including money. They try to compensate for the unknown.

God tells people that when they are part of His covenant, He does care for them. He tells them not be overly concerned about the potential catastrophes that can strike any family without warning. He reminds them that they do not live in a universe of cosmic impersonalism. On the contrary, they live in a society and a universe in which God's cosmic personalism is the foundation of all existence.[4] His providence, rather than randomness or fate, governs the universe.

2. Positive Confession

Charity is an outworking of this confession of faith. When God tells His people that they should be generous to those who have fallen into need through no fault of their own, those who are committed to the God of the Bible act confidently when they give away a portion of their wealth to victims of unforeseen circumstances. They testify to their faith in the providential hand of God. They testify to their confidence that God is on their side. He will make certain that they are provided with whatever they really need. David wrote: "I have been young, and now am old; yet have I not seen the righteous forsaken, nor his seed begging bread" (Ps. 37:25).[5]

One of the ways in which covenant-keepers gain this confidence is that they see that members of the church who fall on hard times through no fault of their own do receive support from other members of the church. So, the benefit of charity is twofold. First, it convinces people to discipline themselves by giving away money, while ignoring the fear that without money, they will be helpless in a time of crisis. Second, the fact that they give the money to other members of the congregation reminds them that there is an institutional basis for confidence that God will provide for them in a time of crisis.

Therefore, giving away money to people in need is a good discipline of the faith. It testifies to people's confidence in the God of the Bible. It also testifies to their confidence in the good judgment of fellow Christians, who are willing to give money, either individually or through the church, to people who have fallen on hard times. Giving away money is a self-reinforcing spiritual exercise. God does

4. Gary North, *Sovereignty and Dominion: An Economic Commentary on Genesis* (Dallas, Georgia: Point Five Press, [1982] 2012), ch. 1.

5. Gary North, *Confidence and Dominion: An Economic Commentary on Psalms* (Dallas, Georgia: Point Five Press, 2012), ch. 6.

not need the money. He says we do not need the money when we rely entirely on him.

3. Wealth as a Tool

It is not that God opposes the accumulation of wealth. In the Old Testament, we have repeated cases in which God revealed to the people through Moses that wealth is a legitimate goal in history, for it is a tool. All tools are a form of capital. But the biblical goal of wealth is to be seen in terms of the expansion of the kingdom of God in history. It is not to be seen in terms of the expansion of one's own autonomous influence over the affairs of men. In fact, God told Israel, the sin of autonomy is the great rejection of God's covenant. "And thou say in thine heart, My power and the might of mine hand hath gotten me this wealth. But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day" (Deut. 8:17–18).[6] God threatens negative sanctions against any society in which such a view of cause and effect is dominant (vv. 19–20).[7]

C. Moral Responsibility

Paul tells the Galatians that his goal has always been to encourage the churches he has founded to be generous. This reminds the Galatians that they, too, have a moral responsibility to be generous with the assets that members entrust to the leaders of the congregation. This emphasis makes it clear that it is not the building of great cathedrals that most impresses God. It is generosity in the face of hard times.

On the other hand, there is no suggestion that it is immoral for churches to build acceptable and even magnificent houses of worship. Surely, Solomon's temple was a magnificent house of worship. A major problem with the people of the Old Covenant was that they shortchanged God continually. They did not sacrifice for the sake of the temple. In the post-exile era, they refused to build the temple for over 12 years. The prophets came to them to warn them that this was a sin. They had built their own houses, but they had not built God's house.[8]

This means that critics of the church, who insist that all of the church's money should be given to the poor, have not understood the

6. Gary North, *Inheritance and Dominion: An Economic Commentary on Deuteronomy*, 2nd ed. (Dallas, Georgia: Point Five Press, [1999] 2012), ch. 22.

7. *Ibid.* ch. 23.

8. Ezra 4:24; Zechariah 4:9.

nature of biblical religion. Biblical religion is to be in public places. It is a good thing when congregations can afford to build a place of worship for members. Members have got to pay for this construction. This means that the religion of St. Francis of Assisi, if applied to the church as a whole, is heretical to the core. It is one thing for a particular religious order within a large denomination to take members into the order only when they make vows of poverty. When it is understood that such vows are made within the confines of a relatively small organization within a much larger organization, the goal of poverty is legitimate. But, when the goal of poverty or the ideal of poverty is said to apply to the entire church, this doctrine is inherently heretical and must be opposed.

D. Thrift or Gift?

The question arises in economic theory as to whether it is better to save 10% than give away 10%. If the local church gives away 10% of its income above the tithe paid to the denomination, and it raises this money exclusively from its local members, the members will not be able to save the money which they have given to the church or given to some other charitable institution. Charitable money is sometimes spent immediately. There is an immediate need to be met, and any income from donors is spent on that immediate need. But charitable organizations need buildings. They also need capital of various kinds. Charity has to be rational. There is a time to give, and there is a time to build.

1. Tools of Production

When someone saves money in order to invest in capital equipment, he makes available tools for individuals to use to increase their productivity. This is the old lesson about whether to give a fish to an individual or teach him how to fish. If you give him the fish, he will be hungry in a couple of hours; if you teach him to fish, and if there are fish readily available, he will be able to feed himself, and even feed others. So, this dilemma is not a new concept. Men have always had a decision as to which is better: giving away money or investing money.

Without capital investment, societies remain in extreme poverty. But Jesus did not talk about capital investment as the basis of permanently reducing poverty. There is a reason for this. Jesus never talked about reducing poverty permanently. On the contrary, He told His disciples of the poor would always be with them (Matt. 26:11). *Jesus*

was not committed to economic growth above all the other goals of society. This distinguished Him from modern economists, whether Keynesian, supply-side, limited government, or Marxist. Modern economists all make the same basic assumption: the premier goal of society is the increase in per capita economic output. There is nothing even remotely Christian about this priority.

2. Economic Growth as the #1 Social Goal

This is probably the central practical area of conflict between Christian economics and humanist economics. The central theological issue is identifying the source of economic growth. Biblical religion teaches that the source of economic growth is God. Societies that conform themselves to the laws that have been revealed by God in the Bible and also in nature experience economic growth. This is taught in Leviticus 26 and Deuteronomy 28. Jesus taught that the primary mark of success is ethics, not economic growth. On the other hand, the Mosaic law taught that economic success comes from ethical conformity to God's law. So, the two views are not in contradiction to each other. On the contrary, two views are complementary to each other in biblical religion.

So, if it is a question of giving 10% or investing 10%, there is no universal rule. After a person has paid his obligatory tithe to his local congregation,[9] he is free either to give or to invest. It is his judgment call, and God holds him responsible for making the correct judgment. But there is no text of Scripture that says that it is better to give than to invest. It does say that it is better to give than to receive (Acts 20:35).[10] This is a different issue. If a person invests solely to receive more in the future, then he is violating the fundamental principle that Jesus set forth. Paul cites Jesus as saying that it is better to give than to receive. Paul is the only source of this quotation in the New Testament (Acts 20:35).[11] This idea was dear to Paul's heart. But he did not say that it is better to give than to invest. Nor did Jesus.

The question is this: *For what purpose do you invest*? If the primary goal of your investment is to increase your wealth, and the primary goal of your wealth is to extend the kingdom of God in history, then, in some cases, and in fact most cases, *it is better to invest than to give*.

9. Chapter 29. See also Gary North, *The Covenantal Tithe* (Powder Springs, Georgia: American Vision, 2011), ch. 7.

10. Gary North, *Sacrifice and Dominion: An Economic Commentary on Acts*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 9.

11. *Ibid*., ch. 10.

If you invest, at some point in the future you will have a great deal more wealth which you can then give. If your goal is the expansion of charity, then the most important single means of this expansion is the expansion of your stream of income.

3. God or Mammon

It is, once again, a question of God versus Mammon. Mammon is the God that proclaims, on behalf of its followers, "more for me in history." Jesus said that this is the major rival to the religion of orthodoxy. "No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon" (Matt. 6:24).[12] Mammon is the other great god of history. *Man wants to worship himself*. The best way to worship himself is to worship gods that promise to reward man with ever-increasing wealth, allowing man to use this wealth exclusively for the satisfaction of his own desires. Such autonomy is never taught in the Bible. The opposite is taught. One may never use wealth exclusively for the satisfaction of his own desires. God's kingdom comes first, while individual hopes and dreams come second (Matt. 6:33).[13]

E. Fame

The commitment to charitable giving is a way for an individual to discipline himself to trust in the God of the Bible to uphold him in all things, and to provide all things that are necessary for him in his ministry of extending the kingdom of God in history. God does promises this. His people are to believe this. The way that they show themselves and others that they do believe this is to give away substantial amounts of their wealth. As they gain ever more wealth, they should be giving away an increasing percentage of this wealth. The only justification for not giving away wealth is that they are accumulating a substantial amount of capital to be given away later.

Most extremely rich people fully understand this principle, and for the most part they adhere to it. They may not do this for the sake of God, but they do it for the sake of their own reputation and for the sake of the beneficiaries of their charitable activities. In the United States, very rich people in almost all circumstances establish charita-

12. Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five bid., ch. 14.

13. *Ibid.*, ch. 15.

ble foundations. They give away substantial portions of their wealth to the foundation, usually in the form of shares of ownership in the companies which they founded, with the dividends to be used to fund the poor or else used to benefit activities that the free market will not fund because there are not sufficient profitable opportunities.

The rich usually put their names on their foundations. This is a way of achieving a kind of ersatz immortality. They expect to be remembered as being generous supporters of charitable activities. They want a good reputation, and good reputations are imputed by the general public or else by specific groups of people. *So, in order to gain fame, they sacrifice wealth.* When their fortunes are large enough, they get out of the fortune-building game and get into the fame-building game.

Jesus made it clear that this is an improper goal of charity.

> Take heed that ye do not your alms before men, to be seen of them: otherwise ye have no reward of your Father which is in heaven. Therefore when thou doest thine alms, do not sound a trumpet before thee, as the hypocrites do in the synagogues and in the streets, that they may have glory of men. Verily I say unto you, They have their reward. But when thou doest alms, let not thy left hand know what thy right hand doeth: That thine alms may be in secret: and thy Father which seeth in secret himself shall reward thee openly (Matt. 6:1–4).[14]

He did not say that it is illegitimate for an individual to seek imitators of his activities as a generous donor to causes that cannot be supported by the expectation of profit. There is no doubt that it is a benefit to the poor for successful donors to find imitators who will also become successful donors. This is greatest legitimate reason for seeking publicity in circles where wealthy people operate: to gain imitators. If a person who gives away a great deal of money does this entirely anonymously, he is not in a position to go to his peers and encourage them to set up charitable organizations that will let them put their money in causes to which they are committed. This is why Jesus warned that *the right hand should not know what the left hand is doing*. This has to do with the general public. One is not to seek the applause of the masses. But one is to set an example for other individuals who are in a similar position to start their own charities. This way, there will be more charity and more effective charity. There should be *specialization in giving wealth away*, just as there must be specialization in producing services for the free market.

14. *Ibid*., ch. 11.

Paul had a reputation, well deserved, for encouraging charity. He did not gain this reputation anonymously. He became known as a promoter of charity. This is exactly what his peers, the other apostles, expected him to do. He did not do this for the sake of his own personal fame.

Conclusion

John Wesley in his famous Sermon 50, "The Use of Money," advised that his followers gain all they could, save all they could, and give all they could. This was excellent advice. His followers took his advice, and within a hundred years, some of the poorest people in Great Britain had become middle-class citizens. Methodists kept getting wealthier. So did the Quakers. This was because they gained all they could, saved that all they could, and gave all they could.

This outlook is a direct application of the combined message of Moses and Paul. Visible success is normative (Deut. 28:1–14).[15] Charitable generosity is also normative. There must be a fusion of both goals. In neither goal is autonomy normative. Beware, Moses told Israel as a nation, lest "thou say in thine heart, My power and the might of mine hand hath gotten me this wealth. But thou shalt remember the Lord thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day" (Deut. 8:17–18).[16]

15. Gary North, *Inheritance and Dominion: An Economic Commentary on Deuteronomy*, 2nd ed. (Dallas, Georgia: Point Five Press, [1999] 2012), ch. 69.

16. *Ibid*., ch. 22.

12

THE RIGHT OF CONTRACT

> *Brethren, I speak after the manner of men; Though it be but a man's covenant, yet if it be confirmed, no man disannulleth, or addeth thereto.*
>
> GALATIANS 3:15

Contracts are made between judicial equals. They are therefore about promises. Promises are analogous to oaths: point four of the biblical covenant.[1]

Paul in this passage refers to man-made covenants. The Greek word for covenant in this verse is the same in every instance in the New Testament. There is no separate Greek word in the New Testament for a contract as distinguished from a covenant.

A. Invoking God's Name

A covenant in the Old Testament was established between God and man. It also could be established among a group of individuals, but always under God's judicial authority. A covenant was not the equivalent of a business contract. It was a binding vow which was enforceable by God if any participant in the covenant broke the terms of the covenant. The five covenants in the Bible are these: dominion, family, individual, state, and church. These are all established by an oath taken to God.

A contract does not have the same degree of judicial participation on the part of God. A contract does not invoke the direct negative

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

sanctions of God, should one of the participants fail to abide by the terms of the contract. A vow has much greater authority than a contract. In the book of Numbers, chapter 30, we read the laws governing a vow made under God. The Bible is clear: do not make a vow to God that you do not fulfill.

The Bible also says that a person who swears to something must fulfill what he is sworn to, even when this involves loss to him. "He that sweareth to his own hurt, and changeth not" (Ps. 15:4b). The great example of this in the era of the Mosaic covenant was the covenant made between the rulers of Israel and the representatives of Gibeon. The Gibeonites lied to the Israelites, telling them that they had journeyed from a far country. They successfully deceived the Israelites. When the Israelites discovered that the Gibeonites had deceived them, they went before God to ask what should be done. Joshua informed them that they must abide by their covenant with Gibeon. They had given their word (Josh. 9). The Gibeonites remained as subordinate residents in the land of Israel from that time on.[2]

A covenant is established by an oath before God. A contract in the modern world can be established by a verbal agreement, but in most cases it is established by a written agreement. Parties to the contract sign a contract, thereby affirming that they will abide by the terms of the contract.

B. Contracts and Cooperation

Contracts increase cooperation among individuals. People want to make plans. To help them complete their plans, they go to other individuals and agree to pay them in some way for cooperation. When the other individuals agree to the exchange, the people on each side of the contract become dependent on the people on the other side of the contract. They make plans on the assumption that all parties to the contract will fulfill their obligations. This increases the division of labor. It therefore increases output per unit of resource input. Specialization increases people's productivity. They work at what they do best. Contracts enable individuals to join together to fulfill certain goals. Because of the division of labor, all of the parties to the contract expect to be made better off after the completion of the terms of the contract.

2. Gary North, *Disobedience and Defeat: An Economic Commentary on the Historical Books* (Dallas, Georgia: Point Five Press, 2012), ch. 7:B:2.

The goal of the contract is to increase human cooperation. The contract spells out in detail what each party to the contract is required to perform. This is simply an extension of the right of each individual to do whatever he wants with whatever he owns. In this case, individuals decide that they want to cooperate with each other in order to attain certain goals. Each individual voluntarily surrenders the unilateral right to change the terms of the contract during the period of the contract. We say that a man's word is his bond. A contract is the bond. It spells out exactly what his word means. It takes words to specify the word. This is why we say that a man's word is his bond. We do not say "bond" with respect to simply one word, other than *yes* or *no*. It is a collective noun that refers to a promise. A contract is a promise to perform certain acts. It is this promise which enables us to extend our work as individuals. We specialize in whatever we do best, and we gain the cooperation of others, who we hope will also perform better because they are specializing in the things that they do best. This is the biblical principle that two are better than one (Eccl. 4:9).[3]

The biblical covenant serves as a model for the biblical contract. The contract does not have the same judicial authority as a covenant. This is because it is not sworn before God, and it does not call down God's negative sanctions, should one or more of the parties to the contract not fulfill the terms of the contract. But there is no question that the contract resembles a covenant. Individuals agree to cooperate. They agree to fulfill certain obligations. There are negative sanctions associated with the refusal or even the inability of one of the parties to fulfill the terms of the contract. These negative sanctions increase the likelihood that all parties to a contract will perform what they have promised to perform. When there are negative sanctions against breaking the terms of the contract, there is greater likelihood that all parties to the contract will fulfill its terms. When all parties to a contract fulfill its terms, this makes possible the increased output that was expected by all parties as a result of the increased division of labor.

Every society with an advanced division of labor has an advanced legal structure that deals with making contracts, enforcing contracts, and providing restitution to the victims of broken contracts. Contract law in the modern world is a highly developed subdiscipline of the legal profession. The huge increase in the number of lawyers in the

3. Gary North, *Autonomy and Stagnation: An Economic Commentary on Ecclesiastes* (Dallas, Georgia: Point Five Press, 2012), ch. 14.

modern world has come as a result of the vast expansion of contracts in society. This, in turn, has come as a result of the extension of the private property social order.

C. Private Property

The private property social order rests on this principle: owners of property have the legal right to dispose of their property, use their property, and allocate their property without interference by the civil government or other people. *People have a right to do what they want with that which they own*. This is affirmed explicitly by Jesus His parable of the landowner who goes out several times in one day and hires workers at an agreed-upon wage. When he is later criticized by workers who agreed early in the morning to work for a specific wage, because he later made the same contract with people who worked fewer hours for the same wage, he asks rhetorically: "Is it not lawful for me to do what I will with mine own? Is thine eye evil, because I am good?" (Matt. 20:15). This parable was designed to illustrate the sovereignty of God in electing individuals and groups to salvation. Does not God have the right to do whatever He wants with whatever he owns? Similarly, does not an owner possess this same right?[4]

Paul in this passage affirms the legitimacy of contracts. He says that once a contract is agreed to, individual parties to the contract do not have the authority to change the terms of the contract. This means that they do not have the authority *unilaterally* to change the terms of the contract. He also is saying that people who are not parties to the contract do not have the right to alter the terms of the contract. He is saying, in other words, that the parties who established the terms of a contract are immune from interference by others who might seek to alter the terms of the contract. This is a strong defense of the right of contract. This is therefore a strong defense of the right of private property.

He is saying that, in terms of God's revelation to man, *contracts are inviolable if they do not break the law*. This does not mean that the civil government does not have the right to keep Murder, Incorporated from fulfilling the terms of an agreement made with the Mafia. In other words, *private property rights are not sacred*. In a fallen world, there are no sacred contracts. *There is no absolute right to private property*. This is because all property belongs to God as the Creator, and therefore

4. Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 40.

individuals and organizations, who hold their property as stewards of God, do not possess autonomy from God. They have never been authorized by God to do whatever they want with whatever they own. But they do possess extensive rights, meaning *extensive legal immunity from outside interference*, to make binding agreements with each other relating to the use of their resources. This means that they have the right to cooperate with each other to attain whatever short-run goals or long-term goals that are made less expensive because of a contract.

D. Contracts and Promises

Paul introduces this defense of contracts as a defense of promises. The specific promise that he is referring to was the promise of God to Abraham that He would raise up seed for Abraham. Paul makes the unique argument, which would not have been made under the Old Covenant, that *seed in this case was singular*. Normally, the word is plural. It has to do with multiple seeds. Paul said that this was not the case in God's promise to Abraham. God was referring specifically to a single seed, Jesus Christ. This seed is the heir to the Abrahamic promise. This is a crucial argument in the book of Galatians. The fact that Paul would invoke the authority of contracts in his attempt to persuade the readers and listeners of the messianic authority of Jesus Christ as the sole heir to the Abrahamic promise, indicates just how seriously he took the biblical idea of the sovereignty of human covenants, by which he meant contracts that are not established by a self-maledictory oath before God.

The centrality of the covenant in Christian theology points to the centrality of the contract in Christian economics. The right to covenant with God is the supreme right of all individuals. There is no right more important than this one. This is another way of saying that, in the providence of God, no one can interfere with the right of God to make a covenant with any individual He chooses. Once that covenant is established, no outside agent has the right, or has the ability, to break that covenant. Paul specifically teaches this in Romans 8. "Who shall separate us from the love of Christ? shall tribulation, or distress, or persecution, or famine, or nakedness, or peril, or sword?" (Rom. 8:35).

Contracts are subordinate to covenants. This is another way of saying that *economics is subordinate to covenantal institutions*. We live in a theocentric world, not an anthropocentric world. God is sovereign; man is not. Covenants possess unique sovereign authority. Contracts possess legitimate authority, but not the degree of authority

possessed by a covenant. *This is why civil government does have legitimate authority over the content of contracts*. If a contract violates a civil law, and this civil law is established self-consciously as an aspect of biblical law, then the state has the right to interfere with the free market. But civil law must be consistent with biblical law in order for civil law to have ultimate legitimacy over the right of individuals to contract with each other.

This is not to say that there is a right of rebellion against lawfully constituted civil government. It is to say that civil government must be progressively shaped in terms of biblical law. The more consistently it is shaped in terms of biblical law, the less that the civil government will interfere with the right of private contract. This means that unless judges and legislators can find specific authorization in the Bible for a civil law, the authority of this law is provisional, limited to time and place. *Individuals have a right to work legally to overturn all laws that do not conform to biblical law*. They must be obedient citizens, but they must do whatever they can peacefully do to make certain that the law is overturned, either by the courts or by the legislature.

The New Testament's concept of contract is that individuals do not possess the legal authority to interfere with other individuals who have made a contract. That contract is binding. A civil government may interfere, but individuals do not possess this authority. The binding nature of a voluntary contract is extreme, according to Mosaic law, and also according to Paul in this passage. This means that the right to private property is equally extreme, according to Mosaic law, and also according to Paul in this passage.

E. The Social Gospel

This is a bitter pill to swallow for Christian socialists. Those who defend the old socialist gospel, known as the Social Gospel, are clearly in rebellion against Paul's clear statement of the right to private contract. These critics of the free market invoke the right of individuals to change the civil law. This is a legitimate invocation. But then they deny the Mosaic law's authorization of the right to use one's property however one wants to use it. This same right was affirmed by Jesus in His parable of the landowner who hired the laborers.

The defenders of the Social Gospel are in rebellion against both biblical law and the moral authority of individuals who make contracts with each other to fulfill their goals. They do not want the civil government to enforce biblical law. They also do not want the civil

government to let individuals have the right of voluntary contract. What they want is for the state to interfere with the right of contract, so as to coercively extract wealth from one group and transfer this wealth to another group. There is nothing in the Old Testament or the New Testament that would authorize this coercive wealth redistribution.

These people have adopted the ideal of socialism. They have adopted the idea that central economic planners have greater wisdom than individual decision-makers. They have also adopted the idea that central economic planners have a superior moral authority to allocate private property for purposes favored by those who possess political power.

The free market ideas of Adam Smith and his followers have not been grounded explicitly on either the Old Testament or the New Testament. In this sense, they rest on an insecure epistemological foundation. But the outlook of Adam Smith and his followers regarding the division of labor, the right of contract, and the legitimacy of private property is consistent with what the Old Testament and the New Testament teach. The socialist ideas of the promoters of the Social Gospel are in open opposition to what the Old Testament and New Testament teach. The defenders of the Social Gospel criticize Adam Smith and his followers because they were not Christians. Far more damaging is the fact that the defenders of the Social Gospel are advocating ideas that are explicitly anti-biblical. It is better to adopt the ideas of covenant-breakers who explicitly are in conformity to the ideas of the Bible than it is to adopt the ideas of covenant-keepers that are contrary to the ideas of the Bible. The biblical content of the ideas is of greater importance than the theological confession of the promoters of the ideas.

Conclusion

A contract is an agreement. People agree to cooperate with each other in order to attain specific goals. Paul affirms the right of men to make contracts with each other. He denies that anyone may lawfully change the terms of a contract unilaterally. This is an affirmation of private property It is also a denial of the socialist ideal of the Social Gospel.

13

PIE IN THE SKY BY AND BY

> *Be not deceived; God is not mocked: for whatsoever a man soweth, that shall he also reap. For he that soweth to his flesh shall of the flesh reap corruption; but he that soweth to the Spirit shall of the Spirit reap life everlasting. And let us not be weary in well doing: for in due season we shall reap, if we faint not. As we have therefore opportunity, let us do good unto all men, especially unto them who are of the household of faith.*
>
> GALATIANS 6:7–10

Sowing and reaping are about causation: sanctions, which is point four of the biblical covenant.[1]

A. Ethical Causation

Paul returns to his theme of sowing and reaping.[2] He insists that what we sow is what we will reap. In other words, there is cause and effect between what we do and what we receive as a result of our actions.

A fundamental principle of biblical economics is that there is a predictable relationship between righteousness and positive sanctions. There is also a predictable relationship between sin and negative sanctions. Christians freely admit this with respect to the relationship between what men do in history and what they will receive in eternity. Critics of Christianity dismiss this teaching as "pie in the sky, by and by." They do not believe that there will be an afterlife, so

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

2. "But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully" (II Cor. 9:6). See Chapter 8.

they do not believe that what men do in history will have any bearing on eternity. Paul's theology is opposed to this skepticism.

In Leviticus 26[3] and Deuteronomy 28,[4] Moses said that this cause-and-effect relationship between righteousness and positive sanctions, and between sin and negative sanctions, applies in history. Christian theologians have been hesitant to argue that this cause-and-effect relationship under the Mosaic law, which applied to national Israel, necessarily has extended into the New Covenant. Very few of them say that it has not extended; they just do their best to avoid commenting on these passages with respect to the New Covenant.

If these two chapters no longer apply, then there is no basis for either biblical social theory or biblical economic theory. If there is no uniquely biblical definition of ethics, and no uniquely biblical definition of rewards and losses in history, and if there is no predictable relationship between righteousness and benefits, and between sin and negative sanctions, then Christians must look to humanism or other religions to provide the foundations of social theory and economics. *Every social theory and every economic theory has a system relating actions and consequences*. If there were no predictable relationship between human actions and social or economic consequences, society would be incoherent. We could not accurately forecast the results of our actions.

What is unique about biblical social theory and biblical economic theory is that the cause-and-effect relationship is based on ethics. Specifically, it is based on biblical ethics. More to the point, it is based on the concept of biblical law and visible, measurable consequences in history. This is why biblical social theory is dependent on some version of theonomy.[5] If a theologian categorically denies that there is any predictable relationship between obeying the Bible-revealed laws of God and positive sanctions, he is simultaneously denying an explicitly biblical Christian social theory. If he were correct, then a Christian logically would have to abandon anything uniquely biblical as the basis of social theory. Most theologians do not wish to say

3. Gary North, *Boundaries and Dominion: An Economic Commentary on Leviticus*, 2nd ed. (Dallas, Georgia: Point Five Press, [1994] 2012), chaps. 33–35.

4. Gary North, *Inheritance and Dominion: An Economic Commentary on Deuteronomy*, 2nd ed. (Dallas, Georgia: Point Five Press, [1999] 2012), chaps. 69, 70.

5. R. J. Rushdoony, *The Institutes of Biblical Law* (Nutley, New Jersey: Craig Press, 1973); Greg L. Bahnsen, *Theonomy in Christian Ethics*, 3rd ed. (Nacogdoches, Texas: Covenant Media Press, 2002); Greg L. Bahnsen, *By This Standard: The Authority of God's Law Today* (Tyler, Texas: Institute for Christian Economics, 1985). Greg L. Bahnsen, *No Other Standard: Theonomy and Its Critics* (Tyler, Texas: Institute for Christian Economics, 1991).

this openly, but this is the inescapable implication of their theological position.

B. Reaping and Sowing

With this as background, let us consider Paul's warning. He says categorically that we will reap what we sow. In other words, there is a predictable cause-and-effect relationship between what we do and what happens to us later. The question is this: Is Paul speaking of history, or is he speaking only of the relationship between history and eternal consequences?

He is speaking of the relationship between history and eternity. He speaks of sowing to the spirit and sowing to the flesh. Sowing to the flesh reaps corruption. This does not necessarily mean that it reaps negative sanctions in history. In his first letter to the Corinthians, he spoke of the inheritance in eternity as being incorruptible, in contrast to inheritance in history, which is corruptible. He contrasted the incorruption of eternity with the corruption of mortality.

> So also is the resurrection of the dead. It is sown in corruption; it is raised in incorruption: It is sown in dishonour; it is raised in glory: it is sown in weakness; it is raised in power: It is sown a natural body; it is raised a spiritual body. There is a natural body, and there is a spiritual body (I Cor. 15:42–44).

> Now this I say, brethren, that flesh and blood cannot inherit the kingdom of God; neither doth corruption inherit incorruption (I Cor. 15:50).

> For this corruptible must put on incorruption, and this mortal must put on immortality. So when this corruptible shall have put on incorruption, and this mortal shall have put on immortality, then shall be brought to pass the saying that is written, Death is swallowed up in victory (I Cor. 15:53–54).

He was not speaking here of ethics. He was speaking of physical death and resurrection life.[6]

So, in this passage, when he says that if we sow to the flesh, we shall reap corruption, he means that the consequences of our actions will be limited to history. In contrast, when we sow to the spirit, we reap life everlasting. This does not mean that we earn our salvation. Paul is too clear on this point throughout his epistles for him to promote any doctrine of works-related salvation. So, what is he talking about?

6. Gary North, *Judgment and Dominion: An Economic Commentary on First Corinthians*, 2nd ed. (Dallas, Georgia: Point Five Press, [2001] 2012), ch. 16.

When he says that we will reap life everlasting, he is talking about the good life: *benefits that are incorruptible*. They are incorruptible because they are not temporal. This is what Jesus was speaking of when He said that he who lays up treasure on earth will not reap treasure in heaven (Matt. 6:19–21).[7] *There is a trade-off between treasure in history and treasure in eternity*. The way to store up treasure in eternity is to sacrifice treasure in the present. This is the relationship that Paul is speaking of here. *This is indeed pie in the sky by and by.* Jesus spoke of the trade-off in terms of serving Mammon versus serving God (Matt. 6:24–25).[8] You cannot serve both.

When Paul speaks of sowing to the spirit, he is speaking about the practice of *planting in the present to reap a harvest in eternity*. It is as if a farmer takes valuable seeds and plants them in a field, but not plant to reap a harvest in this field. He plants rather to reap a harvest in eternity. He sacrifices in the present for the sake of greater rewards in eternity. He sacrifices possession of risk-bound capital in history for risk-free benefits in eternity. If you want to avoid risk, Jesus said, lay up treasure in heaven. Paul is saying the same thing.

C. Well Doing

He says not to be weary in well doing. Why not? Because in due season, we shall reap. There is *predictability* between our hard work today and our reward later. When he speaks of due season, he does not specify whether he means history or eternity. In his previous reference, which contrasted spirit and flesh, the accent seems to be on work performed in history, meaning work burdened by mortality, in contrast to rewards in eternity. It is possible that when he says "due season," he is referring to history. His language does not make clear his frame of reference.

Paul recognized that men get weary in their labors. The most wearying of work is work that appears to be fruitless. When a person labors long and hard in order to achieve a goal, yet the goal seems out of reach, he may be tempted to abandon the project.

Men may deceive themselves by saying, "I must do this because the work is its own reward." *Work done for work's sake alone is wasted. This is the sin of autonomy*. Work is to be done for the sake of God's kingdom, both in history and eternity.

7. Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 13.

8. *Ibid.*, ch. 14.

To become weary in doing good is common. The good that men do may not be immediately visible. It may seem fruitless. Work that does not produce rewards is wearying. Men must be self-disciplined to continue. Paul says not to grow weary. This is not some form of instruction in self-help. He is not proclaiming the power of positive thinking. The context of his encouragement is the kingdom of God. Work done to expand the kingdom is productive. It is worth doing, not for its own sake, but for the sake of God. He repeated his encouragement elsewhere. "But ye, brethren, be not weary in well doing" (II Thes. 3:13).

D. With Charity to All

He says that Christians should do good to all men, especially those of the household of faith. This means that charity begins with the household of faith, but it does not end there. Christians are to be generous to people who are suffering through no fault of their own, who are not members of the church. This is a way of testifying that *Christians are committed to the affairs of this world*. They are attempting to make things better for people outside the covenant who are unlikely to come to their aid, should they fall into difficulty. This is consistent with Jesus' warning that when rich people give large feasts, they should invite the poor to attend, even though the poor are not in a position to reciprocate the favor (Luke 14:12–14).[9]

Jesus is the model in this regard. He healed the sick irrespective of their confession of faith. He healed a Samaritan (Luke 17:16). He healed the Greek woman. He told her that he began his healing with the Jews, but He did not deny her the healing which she requested (Mark 7:26–27). This is consistent with Christian charity in general.

E. Self-Interest

Paul raises the issue of motivation. He appeals directly to the self-interest of his readers and listeners. They are to do well by doing good. What is unique about his appeal to self-interest is that it is not limited to benefits in history. His focus is on eternity. He speaks about corruption, not in the sense of evil, but in the sense of mortality. He reminds people that when they sow in order to gain benefits only in history, they limit their rewards. They use up their capital in history,

---

9. Gary North, *Treasure and Dominion: An Economic Commentary on Luke*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 34.

when they could extend their accumulation of capital in eternity. This is bad investing, Jesus said, and Paul affirms Jesus' teaching.

It would be possible to build a system of Christian economics based on the contrast between mortality and eternity. Self-interest does apply to eternity. But it is unlikely that this cause-and-effect relationship would motivate a sufficiently large number of people to enable economists to make accurate predictions regarding people's behavior based on people's attitude toward eternity. Jesus and Paul both had to teach Christians to believe in the benefits of accumulating rewards in the world beyond the grave. The economist would say that if the founders of Christianity had to warn Christians to allocate resources in the present for the sake of rewards in eternity, then there probably is no way to make accurate predictions about people's actions regarding their allocation decisions in the present. The economist says that if the reward does not take place in history, the sacrifice is unlikely to take place in history. The economist self-consciously focuses on corruption: mortality. He talks about risk-reward ratios as they apply to human history.

F. Biblical Economic Theory

If we were to rely exclusively on the epistles of Paul and the other apostles, and ignore Leviticus 26 and Deuteronomy 28, any attempt to construct a systematically biblical economic theory would be an exercise in futility. The overwhelming majority of people, including the overwhelming majority of Christians, make their decisions primarily in terms of sacrifices made in the present for rewards to be gained before they or their heirs die. If there is no predictability in history based on uniquely biblical cause and effect, then Christians must *look elsewhere for guidance in understanding economic causation. This is why the rejection of theonomy as a principle of biblical interpretation leads inevitably to the secularization of social theory*.

Most Christian scholars are trained by humanists in secular universities. These humanists operate in terms of a view of cause and effect in history. While they admit that people may be influenced by considerations of eternity, their innate atheism colors their analysis, so that they argue that predictable cause and effect, meaning scientific cause and effect, occurs exclusively in history. This outlook shapes the thinking of almost all Christian scholars in academia. In order to maintain their commitment to the worldviews that they were taught in graduate school, and which they accepted, they must deny

that Leviticus 26 and Deuteronomy 28 have any relevance whatsoever in the New Testament era.

They are supported almost unanimously by Christian theologians in every denomination. This has been the position on Christian social theory from the days of the early church. Christian theologians have looked to Greek philosophy and Roman law as the foundations of Christian social and economic analysis. This bias in favor of secular humanism has been a constant in the church from the days of the earliest Christian apologists.[10]

This is why there has been no attempt in history to build a consistent Christian theory of economics or a consistent social theory based on the final authority of God's revelation of Himself and His creation as found in the Bible. To adopt such a view is to reject all rival theories of social and economic causation. It is to reject the wisdom of Greece and the laws of Rome. It means making a systematic break with Renaissance humanism. It means denying many of the truths of the Enlightenment, whether we are speaking about the right-wing Enlightenment of Scotland or the left-wing Enlightenment of France. It means breaking with secular humanism.

Conclusion

Paul again assures his readers that there is a fixed relationship between sowing and reaping. This system of causation establishes a correspondence between sacrifices made in history and rewards gained in eternity.

Paul does not deny Leviticus 26 or Deuteronomy 28. He does not deny the existence of an ethical cause-and-effect relationship between acts in history and results in history. In other passages, he affirms this relationship. But in this passage, his language indicates that he is talking about sacrifices made for the sake of the Spirit in history which produce positive sanctions in eternity.

10. Cornelius Van Til, *A Christian Theory of Knowledge* (Phillipsburg, New Jersey: Presbyterian & Reformed, 1969), ch. 4.

14

MATURITY THROUGH COOPERATION

That we henceforth be no more children, tossed to and fro, and carried about with every wind of doctrine, by the sleight of men, and cunning craftiness, whereby they lie in wait to deceive; But speaking the truth in love, may grow up into him in all things, which is the head, even Christ: From whom the whole body fitly joined together and compacted by that which every joint supplieth, according to the effectual working in the measure of every part, maketh increase of the body unto the edifying of itself in love.

EPHESIANS 4:14–16

The body has a head: Jesus Christ. This is hierarchy: point two of the biblical covenant.[1]

A. The Church's Unity

Paul returns to a theme which he had covered in Romans 12 and First Corinthians 12: the division of labor in the church.[2] Here, he identifies Christ as being the head of the church. Christ provides the unity necessary to coordinate the individual actions of each of the members of the church.

This brings up a continuing theme in the history of human thought: *the one and the many*. Is a system primarily diverse, or is it primarily unified? The answer, based on the doctrine of the Trinity, is that all

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 2. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, [1980] 2010), ch. 2.

2. Gary North, *Cooperation and Dominion: An Economic Commentary on Romans*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000), 2012), ch. 9; Gary North, *Judgment and Dominion: An Economic Commentary on First Corinthians*, 2nd ed. (Dallas, Georgia: Point Five Press, [2001] 2012), ch. 15.

systems are governed by both principles. With respect to the Trinity, theologians have called this the equal ultimacy of the one and the many. The three persons of the Trinity are individuals. Yet, at the same time, they are one God. Analogously, in the creation, things are simultaneously unified and diverse. They are both one and many.

Paul writes that Jesus Christ, as the head of the church, provides unity for the church. The church cannot exist apart from Jesus Christ. The head of the church possesses authority over the church. The church is a unity, because it is the bride of Christ (Rev. 21:2, 9). It is a unity because it is the body of Christ (Rom. 12:5, I Cor. 12:2, 27). The Bible uses both descriptions, although in different contexts.

Individuals are members of the church and bring their skills to the church. They are productive in their own spheres of responsibility outside the church. God expects them to pay 10% to the local church on the increase of their activities and their capital.[3] But this unity extends beyond the principle of the tithe. It extends to the testimony of the church as a whole to the pagan community as a whole, and to individuals within the pagan community. People see members of the church as representing the church. This is a correct assumption; members do represent the church. Yet, at the same time, there are many representatives, and they possess many skills and many different personality traits. The church is a unity before God, yet it is also a plurality in terms of the skills and dreams that are brought into play by the members of the church. Each member works in his own way, according to his understanding of the gospel. Yet, at the same time, God regards the church as an institution that represents him in history. It has a corporate testimony as well as the individual testimonies of its members.

B. Growth

Paul says that Christians should grow. Here he is speaking of growth in the sense of maturity. With all of the members in effect pooling their talents and commitments to the work of the gospel, they become representatives of the church of Christ. The church benefits from the individual advancement of the careers and callings of each of its members. As they advance in responsibility and performance, this enables the church to extend its mission.

The maturity of the individual is achieved through participation in the church. "From whom the whole body fitly joined together

3. Gary North, *The Covenantal Tithe* (Powder Springs, Georgia: American Vision, 2011).

and compacted by that which every joint supplieth, according to the effectual working in the measure of every part, maketh increase of the body unto the edifying of itself in love." In the broadest sense of the kingdom of God, the church is merely one participant. There are other confessional institutions that should be marked by a Trinitarian confession of faith. But the church is the central institution, for it is the body of Christ, and it is the repository of the two sacraments. The Lord's supper and baptism are available only through the institutional church. This is where God manifests his presence in history. The sacraments are ecclesiastical institutions, and God is specially present judicially at the time of the administration of these two sacraments.

There is interaction between the one and the many. There is interaction between each member and the institutional church. There is also interaction among the individuals who make up the individual church. All of this is described by Paul as a single process. It is the process economists call the division of labor.

C. Economic Theory

In economic theory, one of the recurring theoretical problems is the reconciliation of the one and the many. Adam Smith made famous the principle of market unification when he called it the invisible hand.

> By preferring the support of domestic to that of foreign industry, he intends only his own security; and by directing that industry in such a manner as its produce may be of the greatest value, he intends only his own gain, and he is in this, as in many other cases, led by an invisible hand to promote an end which was no part of his intention. Nor is it always the worse for the society that it was no part of it. By pursuing his own interest he frequently promotes that of the society more effectually than when he really intends to promote it.[4]

This is a convenient metaphor, but it does not really describe the nature of the unity that is generated by voluntary exchange in a private property social order. The market process does not impose an exogenous unity, which is what a hand provides. A hand implies both purpose and power. Rather, the free market imposes an endogenous unity—purposeless.[5] The unity produced by the free market is a re-

---

4. Adam Smith, *Wealth of Nations* (1776, Caanan edition), p. 423.

5. A similar analogy is implied by the word "selection" in Charles Darwin's phrase, "natural selection." It, too, implies purpose. Darwin rejected cosmic purpose. He strove to gain for biological process the same impersonalism and lack of design that

sult of a plurality of purposeful individual decisions. Smith taught that unity is achieved through competitive market bidding. It is the free bidding of buyers and sellers—sellers versus sellers, buyers versus buyers—that produces an array of prices at any moment in the marketplace. The reconciliation of millions of individual plans of action is achieved through the profit-and-loss system, which is based on a money economy, which is the result of the division of labor.

Economists debate over the ways that individual decisions produce a single market order. Most economists believe that the civil government is one means of achieving unity within the marketplace. A few economists, most notably Murray Rothbard, deny that any civil government is necessary, and that civil government distorts the outcome of what would have been a unified social order based on open competition. Socialists believe that there must be an extensive civil government in order to produce unity within the marketplace. Yet, both theoretically and in practice, the centralization of economic planning leads to chaos.[6] So, economists come to no agreed-upon conclusion regarding the reconciliation of the one and the many through market competition.

D. A Trinitarian Solution

The world reflects the Creator, Paul taught elsewhere. "For the invisible things of him from the creation of the world are clearly seen, being understood by the things that are made, even his eternal power and Godhead; so that they are without excuse" (Rom. 1:20).[7] He is one and many. The creation is one and many.

Adam Smith and other Scottish Englightenemt social evolutionists had achieved for human institutions. In the words of Adam Ferguson, institutions are "the result of human action, but not the execution of human design." Quoted by F. A. Hayek, "The Results of Human Action but not of Human Design" (1967), in Hayek, *Studies in Philosophy, Politics and Economics* (Chicago: University of Chicago Press, 1967), p. 96n. Darwin was aware of the problem of his terminology. In Chapter 4 of *The Origin of Species*, on natural selection, he wrote: "It has been said that I speak of natural selection as an active power or Deity; but who objects to an author speaking of the attraction of gravity as ruling the movements of the planets? Every one knows what is meant and is implied by such metaphorical expressions; and they are almost necessary for brevity. So again it is difficult to avoid personifying the word Nature; but I mean by nature, only the aggregate action and product of many natural laws, and by laws the sequence of events as ascertained by us. With a little familiarity such superficial objections will be forgotten."

6. Ludwig von Mises, "Economic Calculation in the Socialist Commonwealth" (1920), in F. A. Hayek, *Collectivist Economic Planning* (London: Routledge & Kegan Paul 1935).

7. North, *Cooperation and Dominion*, ch. 1.

The market process leads to a reconciliation of individual plans.[8] This reconciliation is achieved under the absolute sovereignty of God. The unity of His decree is the ground of all individual decisions. Subordinately, Jesus, as the head of the church, is the ground of the unity of the church. Yet Jesus is also the ground of unity in creation. Paul wrote of Jesus,

> In whom we have redemption through his blood, even the forgiveness of sins: Who is the image of the invisible God, the firstborn of every creature: For by him were all things created, that are in heaven, and that are in earth, visible and invisible, whether they be thrones, or dominions, or principalities, or powers: all things were created by him, and for him: And he is before all things, and by him all things consist. And he is the head of the body, the church: who is the beginning, the firstborn from the dead; that in all things he might have the preeminence (Col. 1:14–18).

This leaves nothing to chance. So, the market process is not autonomous. Nothing is autonomous. The free market does not generate its own unity out of its own diversity. Nothing generates its own unity out of its own diversity. God, through His sovereign decree, is Lord over both unity and diversity.

Conclusion

Paul writes of the institutional church as a body fitly joined together. Its members constitute both its diversity and its unity. This is the meaning of "fit together." Paul's goal: that the members, "speaking the truth in love, may grow up into him in all things, which is the head, even Christ." This is the process of progressive sanctification. This process, "according to the effectual working in the measure of every part, maketh increase of the body unto the edifying of itself in love." This is the process of spiritual growth through the division of labor.

---

8. F. A. Hayek, "The Use of Knowledge in Society" (1945), in Hayek, *Individualism and Economic Order* (Chicago: University of Chicago Press, 1948), ch. 4. Gerald P. O'Driscoll, *Economics as a Coordination Problem: The Contributions of Friedrich A. Hayek* (Kansas City, Kansas: Sheed Andrews and McMeel, 1977); Israel M. Kirzner, *The meaning of market process: Essays in the development of modern Austrian economics* (New York: Routledge, 1992).

EPHESIANS

15

NEW COVENANT REPENTANCE

Let him that stole steal no more: but rather let him labour, working with his hands the thing which is good, that he may have to give to him that needeth.

EPHESIANS 4:28

This is a law: point three of the biblical covenant.[1]

A Career Change

Paul says that the thief must cease stealing. There is nothing unique about this view of theft. In every culture, there are laws against theft.

The laws governing theft and restitution that appear in Exodus 21 establish that the thief owed the victim double restitution. "If the theft be certainly found in his hand alive, whether it be ox, or ass, or sheep; he shall restore double" (Ex. 22:4).[2] In some cases, he owed the victim fourfold or fivefold restitution. "If a man shall steal an ox, or a sheep, and kill it, or sell it; he shall restore five oxen for an ox, and four sheep for a sheep" (Ex. 22:1).[3]

Paul does not mention the Mosaic law in this passage. He does not speak about the victims of theft. He directs his concern toward the thief. He speaks about a change of occupation which must accompany a change of heart. The thief has decided that he must give up his former occupation. Paul tells him to substitute a new form of labor.

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 3. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, [1980] 2010), ch. 3.

2. Gary North, *Authority and Dominion: An Economic Commentary on Exodus* (Dallas, Georgia: Point Five Press, 2012), Part 3, *Tools of Dominion* (1990), ch. 43.

3. *Idem*.

In his previous occupation, the thief presumably used his hands as tools of his profession. The crime of embezzlement did exist. There could be theft by changing figures. Jesus used the story of an embezzler to illustrate the craftiness of covenant-breakers (Luke 16:1–7).[4] The embezzler used his ability to write to steal from his master. But most thieves in Paul's day were not literate. Paul is arguing that the tools that the thief had used in order to commit his crimes must now be put to productive use. In the past, he used his hands as tools of evil. Now, because he has a new attitude toward the law of God, he has repented of his evil. To repent means to turn around.

B. Broad Restitution

In turning around from his former occupation, Paul says, the thief must not substitute leisure for work. He is to continue to work. Even more important, he is to work so productively that he has a surplus after expenditures. This surplus is to be used for charitable purposes.

This means that the thief must become thrifty; but, instead of setting aside money for himself or his family, he is to make certain that he sets aside money to be used to assist others, who are in need. Before, his activities had placed others in need. Now, in contrast, his activities are to reduce the needs of other people. He is to have an open hand, in contrast to his secret hand in his older occupation.

The concept of repentance is comprehensive. "Repentance" means "to turn away." The repentance described here is not merely turning away from imposing losses on others, but rather benefiting others who have experienced loss. Before, the thief had a surplus of income, which he used to benefit himself. Now, he is to generate surplus income, which he will use to benefit others. This is a complete reversal. It is not just that he ceases to impose losses on others; it is that he becomes a beneficiary of others, not out of stolen goods, but out of surplus income beyond his expenditures. He is not to become Robin Hood, stealing from the rich and giving to the poor (minus 50% for handling).

This is a form of restitution very different from what was required by the Mosaic law. The Mosaic law required restitution from the thief to the victims of his crime. Paul is saying that, under the New Covenant, the thief is required to pay restitution beyond that which was required by the Mosaic law. Paul here does not deny that the requirements of the Mosaic law are still in force. He says that something in

4. Gary North, *Treasure and Dominion: An Economic Commentary on Luke*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 38.

addition is required. The thief must be ready to be a beneficiary to those who have fallen on hard times through no fault of their own. He had been a liability to those around him when he was a thief. He now must become a beneficiary to those around him in his capacity as a man who works with his hands. Before, those around him bore the risk of being victimized by him. They had no legal claim against him after his conviction. Only his victims would have had a legal claim against him, according to the Mosaic law. Paul is saying that, in the same sense that people around him lived in a world of greater risk because of his presence among them, those around him now will live in a world of reduced risk because of his presence among them.

Paul's concept of restitution is broader than the concept of restitution presented in the Mosaic law. It is not that Paul is arguing for reduced restitution because Jesus is merciful. He is calling for an increased degree of restitution because Jesus is merciful. Jesus is merciful to victims who did not possess a legal claim against a thief under the Mosaic law: statistical victims. The thief who had increased the risk of theft to those around him is now told by Paul to decrease the risk of poverty to those around him. He had been a social liability before. He is to become a social beneficiary now.

C. Greater Legal Rigor

This indicates that the New Covenant is not less rigorous judicially than the Old Covenant. It is more rigorous. The Mosaic Covenant established rules governing the enforcement of civil law. It required restitution to victims. Paul is not announcing a change of this law. He is also not announcing a new rule that must govern the administration of civil justice. He is acting as an apostle to establish the moral obligation on the part of former thieves to go beyond the law of restitution which is found in the Mosaic law. He tells them that they are to extend mercy.

The Mosaic law, as it applied to civil government, did not require mercy. The Mosaic law required justice. Paying restitution to victims had nothing to do with mercy to his victims. It had to do with justice. The thief was required to repay what he had stolen, plus equal restitution, which would compensate the victim for the loss and also serve as a deterrent to additional theft. Paul is not directing his epistle to the civil government. He is directing his epistle to thieves who may be in the congregation at Ephesus.

What he is saying here relates to the conscience of the former thief.

He is not establishing a new rule for the enforcement of either civil law or ecclesiastical law. He is announcing a new law for the guilty individual. The former thief is to exercise the discipline of self-government. He is to apply the principle of restitution to members of the society around him. He had been a liability to society before. He is now to be a beneficiary to society.

This is a complete reversal of his covenantal position in society. It is not a partial reversal of his older way of life. It is the complete reversal of his older way of life. It is not simply that the thief from now on serves God merely by not becoming a liability to those around him. It is that he is to become a beneficiary to those around him This is the meaning of repentance in the New Covenant.

This indicates that *the ethical standards of the New Covenant are more rigorous than the ethical standards of the Old Covenant*. Jesus placed a greater moral burden on covenant-keepers than Moses did. It is not merely that the thief is to go and sin no more; it is that he is to go, not sin, and do good. He had been an agent of *illegitimate negative sanctions* in society. He is now to become an agent of *legitimate positive sanctions* in society. The Mosaic law was designed to reduce the level of sin in society. The gospel of Jesus Christ is designed to increase the level of righteousness in society. This is why almost none of the New Testament is directed toward civil government. Civil government is an agency of justice. It enforces the law by imposing negative sanctions. It is not to become an agency of positive sanctions. The Mosaic law set forth the standards for civil government.

D. Civil Law

The New Covenant sets forth the standards of self-government. To a limited extent, the New Covenant deals with church government, but it is virtually silent on the issue of civil government. The clearest statement regarding civil government was made by John the Baptist. "Then came also publicans[5] to be baptized, and said unto him, Master, what shall we do? And he said unto them, Exact no more than that which is appointed you. And the soldiers likewise demanded of him, saying, And what shall we do? And he said unto them, Do violence to no man, neither accuse any falsely; and be content with your wages" (Luke 3:12–14).[6] He spoke as an Old Testament prophet, not a New Testament prophet.

Anyone who would seek to establish laws governing civil govern-

5. Tax collectors.

6. North, *Treasure and Dominion*, ch. 2:B.

ment that are based entirely and exclusively on the New Testament finds that there are few such guidelines. He finds that the New Testament, by itself, provides very little in the way of judicial content, which is necessary for restricting the scope of civil government. This is why it is mandatory that we go back to the Mosaic law in our search for judicial principles that govern civil government. The person who denies the New Testament legitimacy of the Mosaic laws governing civil government is of necessity throwing us on the tender mercies of covenant-breakers, who seek to impose alternative concepts of civil justice for those found in the Mosaic law.

What appears to be a neutral affirmation of New Testament principles of righteousness, when combined with the denial of the continuing legitimacy of Mosaic laws governing civil government, is a highly unneutral affirmation of secular doctrines of civil law, civil justice, and civil authority. Whenever this affirmation is not in favor of what passes for neutral secular legislation, it becomes a justification for rival views of law based on a rival god. This is why any attempt to deny the Mosaic law as it applies to civil government, and to limit Christianity's role in affirming New Testament principles of civil law, is inescapably an attempt to substitute anti-biblical concepts of civil law. There is no neutrality. There is no neutral civil law. Either civil law is based on biblical revelation, which means the Mosaic law, or else it is based on something other than biblical revelation, which means an anti-biblical concept of civil law.

Conclusion

Paul's instruction for the former thief relates to selfgovernment, not civil government or ecclesiastical government. To the extent that the former thief is the head of a household, it applies to family government. But the thief is the head of the household, so we are still discussing the issue of self-government. Paul is not denying the legitimacy of the Mosaic law's system of restitution to victims. Rather, he is adding a new law: the law of repentance, which involves restitution to non-victims of the original acts of theft. The thief had been a liability to the society around him, including those who did not become his victims, but who, statistically speaking, lived at greater risk because of his presence among them. Now, the thief becomes a beneficiary to the society around him, including those who will never become his victims, but who, statistically speaking, live at reduced risk because of his presence among them.

16

LEGISLATED COVETOUSNESS

> *But fornication, and all uncleanness, or covetousness, let it not be once named among you, as becometh saints; Neither filthiness, nor foolish talking, nor jesting, which are not convenient: but rather giving of thanks. This ye know, that no whoremonger, nor unclean person, nor covetous man, who is an idolater, hath any inheritance in the kingdom of Christ and of God.*
>
> EPHESIANS 5:3–5

This is a matter of inheritance and disinheritance: point five of the biblical covenant.[1]

A Adultery and Idolatry

Paul links the two. Idolatry is point two of the biblical covenant: hierarchy.[2]

In the Ten Commandments, the seventh commandment is the second in the second list of five: the priestly section. It parallels the Second Commandment against idolatry.[3]

Paul links adultery and the tenth commandment against covetousness. The commandment against covetousness specifies that one of the objects that must never be coveted is your neighbor's wife. That should be obvious enough. Paul in this case broadens the prohibition. He says that sexual immorality in general, which need not always be

---

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 5. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, [1988] 2010), ch. 5.

2. *Ibid.*, ch. 2. Gary North, *Authority and Dominion: An Economic Commentary on Exodus* (Dallas, Georgia: Point Five Press, 2012), Part 2, *Decalogue and Dominion* (1986), ch. 22.

3. *Ibid.*, ch. 27.

associated with adultery, is in the same category as covetousness generally. Covetousness is closely associated with sexual immorality.

In traditional societies, at least among men, sexual immorality that is not associated with adultery, meaning consensual sex between unmarried adults, is not regarded as being an infraction on the same scale as adultery. Still, most societies regard sexual immorality as a much greater infraction than covetousness. Paul here equates them. They are so serious that he says specifically that people who are sexually impure are in danger of eternal judgment: exclusion from the kingdom of God.

He says that this is also true of an idolater. Historically, Christianity and Judaism have regarded idolatry as a major sin. Idolatry was not to be tolerated under the Mosaic law. It was a capital crime for covenant-keepers to indulge in idolatry (Deut. 17:1–5).

Paul links sexual impurity, covetousness, and idolatry in this passage.[4] He places them on an equal status in terms of the negative sanction that God threatens to impose on those who indulge in any of these three sins or practices. Covetousness is not a public act. Idolatry can be a public act. Sexual immorality may or may not be a public act. Yet all three are equated by Paul. Paul says that anyone who indulges his taste for any of these three sins risks being regarded as a son of Adam. Such a person is not part of the inheritance of adopted sons.

Paul speaks of sexual impurity and covetousness in the same sentence. Then he equates covetousness and idolatry. What do they have in common? They are all based on faith in something for nothing.

B. Covetousness: Something for Nothing

Covetousness is an economic sin. It is a mental lusting after another person's possessions. Why is this prohibited? Because the individual who indulges in this form of lust is implicitly saying that what he has received from God is insufficient to reward him for his many positive characteristics. Someone else has attained a certain level of wealth. The person who is covetous looks on this other person's achievements, and he compares those achievements with his own. He concludes that there has been a mistake or outright unfairness on the part of God. God has rewarded someone else far beyond that person's productivity.

The covetous person is not simply complaining that society is unfair. He is complaining that God is unfair. He looks at the blessings

4. See also Colossians 3:5.

that God has showered upon someone else, and he concludes that he is equally deserving, and really even more deserving.

He does not understand the tight relationship between possessions and responsibility (Luke 12:47–48).[5] He looks on the other person's possessions, and he thinks to himself: "I would like to own what that person owns," but he does not think at the same time, "I would like to have added to me the same degree of responsibility with which the other person's possessions have burdened him."

People want possessions without paying the price of possessions. This price is not simply a monetary price. It is also a price involving personal responsibility for the continued ownership of the asset. There are always people bidding to gain possession of the asset. This is why the asset commands a price. Every time an individual refuses to sell or lease an asset, he is forfeiting whatever benefits the bidders presented to him. He is accepting responsibility for allocating private property. There is no escape from this responsibility. Yet most covetous people do not perceive that with possessions come responsibility.

So, the covetous person is really in search of a free lunch. He is in search of something for nothing. He wants the benefits, but he does not want the liabilities. He thinks that he should be permitted to live as if there were no relationship between ownership and responsibility. He may understand that others are under a tight administration by God, who imposes appropriate responsibility for every advantage, but he thinks that he should not be burdened by this relationship. He seeks to live in a world in which he is not under the curse of Adam. His world should not have thorns and thistles. He resents the fact that it does have thorns and thistles. So, he lusts after a world which does not exist. He seeks a world in which he can escape from Adam's burdens. There is no such world. This infuriates him.

C. Idolatry: Something for Nothing

Men seek many ways to achieve the false goal of living in the post-Fall world without the post-Fall curses. Idolatry is one of the ways that they seek this escape. They worship a false god, because they believe that this god will deliver them from the curses under which all men live because of the sin of Adam. The God of the Bible offers deliverance at a price. The price was paid by Jesus Christ at Calvary. This is not something for nothing. Free grace was not free for Christ.

5. Gary North, *Treasure and Dominion: An Economic Commentary on Luke*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 28.

A token price is also paid by each person, because of the inescapable increase of personal responsibility that accompanies all of the blessings of God.

> And that servant, which knew his lord's will, and prepared not himself, neither did according to his will, shall be beaten with many stripes. But he that knew not, and did commit things worthy of stripes, shall be beaten with few stripes. For unto whomsoever much is given, of him shall be much required: and to whom men have committed much, of him they will ask the more (Luke 12:47–48).

"For unto whomsoever much is given, of him shall be much required: and to whom men have committed much, of him they will ask the more." This raises a major theological question. If there is increasing responsibility along with God's blessings in history, does this establish additional liability? The text in Luke says *yes*. Then what can pay for this additional liability? More grace. God's grace meets every liability. While grace accompanies the increased responsibilities, there is no question that the responsibilities do increase. Again, Jesus was very clear on this point.[6] This indicates that grace and responsibility are upward spirals. God's grace is added in history progressively, enabling covenant-keepers to meet their responsibilities. This positive feedback process confirms the covenant. This was explicitly taught by Moses: "But thou shalt remember the Lord thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day" (Deut. 8:18).[7]

Men cannot escape this system of compounding responsibility. So, if they deny God's grace, they find themselves in a dilemma. They cannot fulfill their escalating responsibilities by their own power. They want the blessings, but not the responsibilities. One way to escape this burden is to turn to idols. Idols promise that men can meet their obligations by their own works, most frequently the performance of religious rituals or the recitation of formulas. By these formulas, men seek power over nature and history, which are the two great idols for mankind.[8] They seek something—blessings—for nothing much. They seek rewards at below-market prices.

---

6. North, *Treasure and Dominion*, ch. 28.

7. Gary North, *Inheritance and Dominion: An Economic Commentary on Deuteronomy*, 2nd ed. (Dallas, Georgia: Point Five Press, [1999] 2012), ch. 22.

8. Herbert Schlossberg, *Idols for Destruction: Christian Faith and Its Confrontation with American Society* (Westchester, Illinois: Crossway, [1983] 1993), p. 11.

D. Sexual Immorality: Something for Nothing

Paul links covetousness, idolatry, and sexual immorality. Why sexual immorality? All cases of sexual immorality are a desire to attain something for nothing. They are a desire to attain satisfaction at a lower price than God has explicitly established for mankind. It is the desire to gain access to another person's body, but without being burdened by any judicial, covenantal responsibilities with respect to that person. This is one more case of the quest for a free lunch.

Prostitution is the most glaring example of this quest for a below-cost lunch. The individual seeking the other person's sexual accommodation must pay a price, but the price is a one-time price for a one-night stand. It does not involve any continuing responsibility for the care of the other person. It also denies that one of the parties—the male—is in any way responsible for children who may result from the sexual activity. This is another example of men seeking to gain something for nothing. Males are usually purchasers in these relationships.

Paul says that all three practices, all of which involve the quest of something for nothing, are crimes so heinous that God threatens to close the door to His kingdom because the sinner refuses to repent. Paul's language is inescapable: the person who practices covetousness, sexual impurity, or idolatry has marked himself as someone who is the heir of the Adamic covenant and outside the covenant of Jesus Christ. He is in the natural family of man; he is not in the adopted family of man.

E. The Social Gospel: Something for Nothing

Every political movement that is based on covetousness is therefore in opposition to the kingdom of God in Christ. It says that some people in society have not been given their just desserts. If the reason for their supposed lack of access to justice is the fact that the civil government has not actively redistributed wealth, which was achieved legally through individual initiative and capital, then this is a form of covetousness. The complaint against the social order is that it has not adopted legislation or court decisions that interfere with the free exercise of privately owned property. This is the working out of covetousness through collective political action. It says that the prevailing allocation of wealth in response to personal productivity and thrift is somehow illegitimate. This is an accusation against the social order.

Only those practices that are inherently immoral and are explicitly

prohibited by the Mosaic law or else by some New Testament principle of civil government—rare—are legitimate objects of negative civil sanctions. When the reformer comes in the name of social justice, and calls for the civil government to interfere with the free market's allocation of scarce resources, he had better be certain that his specific call for reform is found in the Mosaic law. If it is not, it is simply another attempt to legislate the morality of idols. It is another attempt of man to set himself up as the sovereign agent who supervises the allocation of rewards and punishments in history, while ignoring the written law of God, which include the explicit negative sanctions required by the Mosaic law.

Paul said that covetousness is a capital crime in the eyes of God. It is not a capital crime for civil government, but it is a capital crime for the final judgment. The negative sanction is eternal punishment. Thus, when men call on the civil government to interfere with the allocation of private property, they had better be sure that the reform of the civil government which they are advocating is either explicitly demanded by the Mosaic law or implicitly required by one of the statutes of the Mosaic law.

Today's advocates of the Social Gospel, which is not a social but a statist gospel, know that what they are advocating has nothing to do with the Mosaic law. They also know that they are explicitly calling for a rejection of specific statutes of the Mosaic law. This is why they adamantly declare that they are defending principles of Christianity, while simultaneously denying the authority of Mosaic civil laws regarding property. They know the Mosaic law is opposed to the statist interference with the free market which they are calling for. They understand fully that they are taking a stand against Bible-revealed laws regarding the defense of the eighth Commandment: "Thou shalt not steal." They are organizing politically to impose the covetousness prohibited by the tenth commandment. They do this all in the name of Jesus.

Do not join with them in their call for legislated covetousness.

F. Disinheritance: Nothing for Something

Covenant-breakers seek the inheritance promised to covenant-keepers. They want to believe that they can gain this inheritance without repentance, without a substitutionary atonement, and without honoring biblical law. The result in eternity is hell (Luke 16), followed by the resurrection, the final judgment, and the lake of fire (Rev. 20:14–15).

They get nothing for something. They get worse than nothing. They get eternal torment.

The attempt of Satan to inherit through Adam's subordination will be exposed as a failed attempt. But, before this final revelation, Satan's kingdom will be undermined in history. Covenant-breakers, who are idolators and adulterers, will be progressively disinherited. Their disinheritance in eternity will not catch them by surprise. They will have history to testify to them: the replacement of Satan's rule by Christ's, a manifestation of Christ's bodily resurrection and ascension in history. That replacement was definitive: the empty tomb and the ascension. It will be manifested progressively, and will be manifested finally.

Conclusion

Men seek something for nothing. This is another way of stating that they seek a below-market price. They are willing to pay something; they are unwilling to pay everything. They agree to pay for something, but they want a discount. They want extras thrown in for nothing.

This quest applies to sexual goals, economic goals, and cosmic goals. They expect to be served: by prostitutes, neighbors, and idols. They expect others to bear part of the costs of supplying them with what they want.

In politics, we see this is the politics of plunder. Members of voting blocs insist that they are not getting their fair share. Others are said to owe them part of their unfair shares. The power of the state is invoked to secure their fair share. This is the politics of the fair share.[9]

The Social Gospel in 1900 was an aspect of America's Progressive movement, a political movement devoted to using the state to redistribute power and money. Today, the Social Gospel has been re-packaged in order to appeal to appeal to evangelical voters. The message is the same.[10] The state is to redistribute wealth and power for the sake of the poor. These programs will be administered by formally educated, middle-class people, who will decide, case by case, who has met the program's standards to receive the benefits, and who has not. It is Robin Hood in action.

9. Gary North, "The Politics of the Fair Share," *The Freeman* (Nov. 1993).

10. Joel McDurmon, *God Versus Socialism: A Biblical Critique of the New Social Gospel* (Powder Springs, Georgia: American Vision, 2009).

17

ECONOMIC PREDICTABILITY

Knowing that whatsoever good thing any man doeth, the same shall he receive of the Lord, whether he be bond or free.

EPHESIANS 6:8

This had to do with the predictability of sanctions, point four of the biblical covenant.[1]

A. An Ethically Predictable World

There is an ethical cause-and-effect relationship between the positive sanctions that a person bestows on others and the positive sanctions that God eventually bestows on the bestower. I know of no clearer statement in the Bible regarding the positive correlation between good deeds done in history and rewards from God.

Paul is asserting the ultimate predictability of the universe. He is saying that the universe is fair, because God is fair. I am using universe in the broadest sense, which includes the creation that will exist beyond the grave. Although history is marred by sin and the covenantal effects of sin, the ultimate ethical nature of all creation will be manifested at the final judgment. We do not live in an ethically random universe.

Paul does not say, nor does he imply, that the positive sanctions in history that God applies to generous people will perfectly match, on a one-to-one basis, the generosity shown by these people. History is

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 5. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

marred by sin, and sin disrupts the ethical predictability of the universe. God shows mercy to sinners for a time. Negative sanctions are delayed. There is general predictability, but there is not perfect predictability. Generous people can nevertheless be confident that their generosity will be rewarded by God.

Jesus was adamant about this. He said specifically that we must lay up treasure in heaven. "Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: For where your treasure is, there will your heart be also" (Matt. 6:19–21).[2]

The means by which we lay up treasure in heaven include showing sacrificial generosity to those who are in need through no fault of their own. This was Jesus' point: that which we give away in history will be returned to us beyond history, if not in history. There is continuity between time and eternity. This continuity is based on the absolute sovereignty of God, the hierarchical nature of covenantal reality, the ethical perfection of the law of God, and the predictability of God's sanctions.

The humanist philosopher Immanuel Kant rejected this conception of the universe. He also rejected this conception of ethics. He said specifically that any good deed which is performed on the assumption that it will be repaid in the future is not a moral deed.[3] He thereby denied the ethical system of cause and effect that Paul announces here and which Jesus taught. He denied it in terms of the legitimacy of its motivation, and he denied it in terms of its concept of a sovereign God who rules over history and eternity.

B. Hierarchical Authority

Paul is drawing conclusions regarding the proper administration of authority in history. He rests his conclusions on his concept of hierarchical authority and predictable sanctions in both history and eternity. He grounds his concept of covenantal hierarchical authority on the fundamental hierarchical authority of God's sovereignty over history and eternity. Paul is arguing, on the basis of a specific conception

2. Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 13.

3. Immanual Kant, "The Lawgiver," *Lectures on Ethics* (New York: Harper, [1780?] 1963), p. 52. Cf. "Reward and Punishment," p. 57.

of God's relationship with the creation, and especially with mankind, that *human authority must manifest the predictability of God's sanctions*. Men are to rule over other men, who were placed under their authority by God, in terms of a confident expectation that God will treat them as they treat others.

This is an application of the biblical principle of sowing and reaping. We reap what we sow.[4] We are therefore to act in a just fashion with our subordinates. We show our obedience to God by being generous to those under our authority and even those not under our authority. In the case of our subordinates, they can predict our responses because we are predictable on a regular basis. We can predict the God's responses for the same reason. God is predictable. The universe is not random. The universe is not impersonal.

C. The Meaning of "Same"

Paul speaks of receiving the same: "Knowing that whatsoever good thing any man doeth, the same shall he receive of the Lord, whether he be bond or free" (Eph. 6:8). This raises the question of relative wealth and relative sacrifice. Jesus gave the example of rich men who gave away a little wealth in terms of their total assets. He compared this with a widow who gave away two small coins. He said that she gave away more.

> And he looked up, and saw the rich men casting their gifts into the treasury. And he saw also a certain poor widow casting in thither two mites. And he said, Of a truth I say unto you, that this poor widow hath cast in more than they all: For all these have of their abundance cast in unto the offerings of God: but she of her penury hath cast in all the living that she had (Luke 21:1–4).[5]

When Paul speaks of the *same*, he has in mind the level of sacrifice, not the market value of that which was given away. The rich men and the widow will be rewarded appropriately. She will not remain poor after the equivalent of what she gave away is restored to her.

This means that God judges men based on His ability to compare degrees of sacrifice. He can assess comparative sacrifice. Economists refer to this as comparing *interpersonal subjective utility*. God makes interpersonal comparisons of subjective utility, although there is no

4. Chapters 8, 13.

5. Gary North, *Treasure and Dominion: An Economic Commentary on Luke*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 50.

way for economists to do this on a scientific basis.[6] Christian economics acknowledges God's ability to do this.

D. Economic Predictability

In our economic dealings with others, the same sort of predictability should prevail. We should be fair dealers with those not under our authority. Paul uses examples from within the family hierarchy as models of doing good: to those below us and to those above us. But Paul's instruction is not limited to hierarchy. "Knowing that whatsoever good thing any man doeth, the same shall he receive of the Lord, whether he be bond or free" (Eph. 6:8). There is a four-way system of responsibility: *upward, downward, inward, and outward*. Paul's words also apply to outward relationships.

The benefits of doing good to those outside the hierarchy are acknowledged by economists as applying in reciprocal situations. A body of literature has built up regarding the game strategy of tit for tat.[7] This strategy involves negative sanctions. It also requires repeat dealings. Paul is not limiting his discussion to repeat transactions and repeat bargaining. He is saying that God has in mind positive sanctions in general, not just reciprocal business relationships. He is not limiting his discussion to exchange.

Tit for tat assumes that we do good to our friends and evil to our enemies, who reciprocate. The latter scenario leads to the economy of feuding: extensive negative sanctions. Jesus taught otherwise.

> Ye have heard that it hath been said, Thou shalt love thy neighbour, and hate thine enemy. But I say unto you, Love your enemies, bless them that curse you, do good to them that hate you, and pray for them which despitefully use you, and persecute you; That ye may be the children of your Father which is in heaven: for he maketh his sun to rise on the evil and on the good, and sendeth rain on the just and on the unjust. For if ye love them which love you, what reward have ye? do not even the publicans the same? And if ye salute your brethren only, what do ye more than others? do not even the publicans so? Be ye therefore perfect, even as your Father which is in heaven is perfect (Matt. 5:43–48).[8]

---

6. Lionel Robbins, *The Nature and Significance of Economic Science* (London: Macmillan. 1932), ch. 6. Cf. Gary North, *Sovereignty and Dominion: An Economic Commentary on Genesis* (Dallas, Georgia: Point Five Press, [1982] 2012), ch. 5.

7. This was developed as a theory of cooperation by Anatol Rapoport in 1984.

8. North, *Priorities and Dominion*, ch. 10.

This is a uniquely Christian worldview. Humanist economics has no concept of a world that operates under a sovereign God who keeps a ledger and tallies up a lifetime of good deeds. Paul's perspective assumes the existence of a fixed scale of economic value that applies across time borders. God assesses the degree of sacrifice made on behalf of others, and He rewards these acts according to this sacrifice. There is justice based on a fixed ethical system. There is no equality of eternal rewards (I Cor. 3:15–17).[9]

E. Family Hierarchy

The context of this passage is the hierarchical relationship that we find in every covenantal institution;[10] in this case, the family.

1. Fathers and Children

Paul begins with the hierarchical relationship between parents and children. Children are told to obey parents. "Children, obey your parents in the Lord: for this is right" (v. 1). There will be positive sanctions. "Honour thy father and mother; (which is the first commandment with promise;) That it may be well with thee, and thou mayest live long on the earth" (vv. 2–3). Paul here invokes the promise of the fifth commandment (Ex. 20:12).[11] This clearly is an affirmation of the judicial continuity between the Mosaic covenant and the New Covenant.

Paul then warns fathers not to impose negative sanctions to such a degree that the children are tempted to rebel. "And, ye fathers, provoke not your children to wrath: but bring them up in the nurture and admonition of the Lord" (v. 4). Children are required to obey their parents, but parents are supposed to exercise good judgment by not provoking their children to wrath.

2. Slaves

Then Paul turns his attention to slavery. Slaves[12] in a household are expected by God to obey their masters. Their masters exercise legitimate authority over them. Slaves are subordinates in a household that provides them with the basics of life. They receive food, shelter, clothing, and even medical care from the family. Paul warns slaves

9. Gary North, *Judgment and Dominion: An Economic Commentary on First Corinthians*, ed. (Dallas, Georgia: Point Five Press, [2001] 2012), ch.

10. Sutton, *That You May Prosper*, ch. 2.

11. Gary North, *Authority and Dominion: An Economic Commentary on Exodus* (Dallas, Georgia: Point Five Press, 2012), Part 2, *Decalogue and Dominion* (1986), ch. 25.

12. The Greek word for both slave and servant is the same: *doulos*.

that they should continue to serve their masters faithfully. "Servants, be obedient to them that are your masters according to the flesh, with fear and trembling, in singleness of your heart, as unto Christ" (v. 5). Paul's explanation for telling slaves to be good servants is that they are servants of Christ; they are doing the will of God in order to please God. They should not be working as men-pleasers, Paul says. "Not with eyeservice, as menpleasers; but as the servants of Christ, doing the will of God from the heart" (v. 6).

This does not mean that slaves should not please their masters. The point that Paul is making is that covenantal existence is hierarchical. The slave pleases God by pleasing the person God has placed over him. "With good will doing service, as to the Lord, and not to men" (v. 7). God is represented by the master; by pleasing the master as a representative of God, the slave pleases God. This system of representation is inherent in all existence. The universe is covenantal. Hierarchies exist in all covenantal institutions, and in all other institutions. So, the individual who pleases a superior in the name of Christ is pleasing Christ.

Paul takes very seriously the hierarchical structure of the family. He tells the masters to be good disciplinarians. "And, ye masters, do the same things unto them, forbearing threatening: knowing that your Master also is in heaven; neither is there respect of persons with him" (v. 9). This is what he had previously told fathers. He reminds masters that their master is in heaven. In other words, they are under authority, just as their servants are under authority.

God is not a respecter of persons, Paul says. This is a fundamental principle of biblical justice. It is first announced in the Mosaic law (Deut. 10:17). God is not a respecter of persons, so judges must hand down judgments without respect to persons. They are to imitate God, because they are made in God's image. They are also occupying positions of hierarchical responsibility. This applies to civil judges. It applies to fathers. It applies to masters.

F. Sanctions

In this system of hierarchical authority, there are sanctions. There cannot be hierarchical authority apart from sanctions. There are positive sanctions and negative sanctions, just as there are heaven and hell. The threat facing rulers is that they can impose inappropriate negative sanctions. Paul tells children to obey their parents. He tells servants to obey their masters. Children and servants thereby bless

their superiors with positive sanctions. In this sense, sanctions are a two-way street. Children and slaves are not to impose negative sanctions on their superiors by resisting authority or by producing substandard performance. At the same time, parents and masters are to impose negative sanctions prudently, taking care not to impose greater negative sanctions that are appropriate for the nature of the infractions. In other words, the punishment must fit the infraction.

In this system of sanctions, God is the supreme sanctions-bringer. Paul says that people who do good in history will receive positive sanctions from God. These sanctions will be appropriate to the nature of the good which men have shown to others. This is analogous to the principle of civil law that the punishment should fit the crime. In this case, God's positive sanctions will fit the degree of sacrifice shown by the generous person. Generous people are reminded that God is a faithful judge, and that they can legitimately expect to be rewarded in terms of the benefits which they had passed on to others.

The system of cause and effect in history is a system of hierarchical sanctions. The sanctions are imposed (negative) or bestowed (positive) by a superior authority. God will bless generous people with appropriate rewards that will be in terms of the recipients' generosity to others. This will remind us that the universe is not random; cause and effect are not impersonal. Cause and effect, as a unified system, is grounded in ethics. The person who obeys God and who is generous toward others can legitimately expect to be rewarded in a predictable fashion, just as surely as a convicted criminal can expect negative sanctions from a righteous judge.

This is not a system of works-salvation. It is a system of grace. Grace is shown by God to all those under his authority.[13] Grace is therefore to be shown by rulers to all those under their authority. The grace of God involves negative sanctions against sin. Similarly, the grace shown by generous people to those under their authority must also involves negative sanctions for rebellious behavior. This protects victims. There can be no system of justice in history without hierarchy, ethical standards, and both positive and negative sanctions.

Conclusion

There are predictable sanctions in life. The good things that a covenant-keeper does will return to him in forms appropriate to his de-

13. Gary North, *Dominion and Common Grace: The Biblical Basis of Progress* (Tyler, Texas: Institute for Christian Economics, 1987).

gree of sacrifice. He benefits from this increase in positive sanctions. This of course assumes that the bad things do not return to him. Adam's sin has placed all men in the negative sanctions category. For covenant-keepers, all of the bad things were paid for by Christ. "But God commendeth his love toward us, in that, while we were yet sinners, Christ died for us" (Rom. 5:8). These bad things do not return to those for whom Christ died.

Paul teaches that we live in a world in which causes and effects are both ethical and related perfectly. They are not related perfectly in history. This is of little concern, or should be, to covenant-keepers. The comprehensive nature of ethical cause and effect moves Christian economics from a consideration of tit for tat to a consideration of the providential administration of economic causality.

18

PRODUCTION TRUMPS CONSUMPTION

For to me to live is Christ, and to die is gain.

PHILIPPIANS 1:21

Life and death are aspects of sanctions: point four of the biblical covenant.[1]

A. Welcoming Death

I contend that this is the most widely quoted passage in the Bible that virtually no one in good health and under age 100 applies to himself. When the physician announces to his patient, "You're terminal," the patient does not rejoice. This is why the physician does not say, "You're terminal." He says, "You would be wise to get your affairs in order."

Paul applies his statement literally to his own situation.

> For I am in a strait betwixt two, having a desire to depart, and to be with Christ; which is far better: Nevertheless to abide in the flesh is more needful for you. And having this confidence, I know that I shall abide and continue with you all for your furtherance and joy of faith; That your rejoicing may be more abundant in Jesus Christ for me by my coming to you again (Phil. 1:23–26).

Paul in this passage presents one of the most remarkable testimonies in the history of man. Here is a statement that is very difficult for most people to believe, including those who claim to be believers in

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 5. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, [1988] 2010), ch. 5.

the epistles of Paul. He states that it is his preference to die in the near future and thereby be present with Christ. He says that he is willing to stay alive for the sake of his work. His work benefits other people. He sees the importance of his work as being greater than his personal desire to exit the temporal world.

There is an old saying: "Everybody wants to go to heaven, but nobody wants to die." Paul's statement is in stark contrast to the familiar aphorism. Most people nod in agreement when they hear the message of the aphorism. When they hear the words of Paul in this passage, they find it very difficult to believe that anyone could rationally hold such a position. Yet, from the logic of Christian theology, every covenant-keeper ought to want to go to heaven. This affirms what Paul affirms: no covenant-keeper should resist the advent of death. Yet the vast majority of covenant-keepers do what they can to resist the advent of death.

B. Humanist Economic Thought

Paul's statement is in stark contrast to the economics of humanism. Humanist economics self-consciously limits itself to a consideration of the temporal world. While Austrian School economists do admit that economics should consider the individual goals of people who seek to improve their condition, no matter how they define this improvement, the assumption of the Austrian School economists, as with all other economists, is that profits and losses apply only in history. Why this should be true from a theoretical standpoint is never made clear. The concept that "every man has his price" is always applied to the realm of time, yet it is obvious that men make decisions to take risks in this life, especially during wartime, but also on behalf of others, that cannot be explained by the concept that every man has his price.

Paul is not denying that there is a system of ethical cause and effect in the world. He repeatedly affirms that such a system is sovereign. What he denies here is that this system of cause and effect is relevant *only* to the temporal world. Paul says he believes that the positive sanctions of being in the presence of Christ outweigh the negative sanction of his own death.

The humanistic economist has difficulty in dealing with such a concept of profit and loss. Paul's system of profit and loss cannot be handled by double-entry bookkeeping. The economist finds it very difficult to elucidate an economic theory which is predicated on the

idea that both profit and loss apply both to history and the realm beyond the grave.

Economists assume that the vast majority of people do not agree with Paul's assessment of two-realm applicability of the twin concepts of profit and loss. They assume that the vast majority of individuals have as their focus of concern the realm of time. They would argue that so few people have adopted Paul's extended concept of profit and loss that his view can be dismissed out of hand. To adopt it would be to increase the likelihood that we, as forecasters, will not be able to predict the outcome of specific economic policies.

Some economists believe that the test of any economic theory is the ability of economists who have adopted the theory to make accurate predictions about the future.[2] If a theory of human action leads to incorrect predictions of human action, then the pragmatic defender of economic theory concludes that the theory is useless and therefore expendable. The cost of retaining such a theory is the loss of precision in forecasting that the theory produces. The cost is too high.

C. Profit and Loss

It is true that it is difficult to elucidate a general economic theory when so few people assess the realm of time in the way that Paul does. Paul dismisses the benefits of time when compared to the benefits of eternity. So did Jesus. Christianity is notable by its commitment to a concept of profit and loss that applies to the realm beyond the grave. The famous statement of Jesus regarding the exchange of one's soul for the sake of the world is indicative of the commitment of Christianity to a concept of economics that incorporates the world beyond the grave. "For what is a man profited, if he shall gain the whole world, and lose his own soul? or what shall a man give in exchange for his soul?" (Matt. 16:26).[3]

It goes beyond this. The concept of profit and loss in the New Testament begins with the dual concepts of heaven and hell. The two realms beyond the grave establish the criteria for the single realm of

2. The most famous economist who held this view was Milton Friedman. "The Methodology of Positive Economics," in *Essays of Positive Economics* (Chicago: University of Chicago, 1953), ch. 1. For my critique of Friedman's position, see Gary North, "Economics: From Reason to Intuition," in North (ed.), *Foundations of Christian Scholarship: Essays in the Van Til Perspective* (Vallecito, California: Ross House, 1976).

3. Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 35.

time. *Heaven and hell are the models for profit and loss*. Profit and loss in time merely reflect the far more relevant locus of existence: eternity. Paul is so convinced of the relevance of profit in eternity that he discounts the benefits of time. He is committed to time only insofar as time enables him to remain a servant of the church. He is committed to time because he is convinced that he brings something of benefit to the church, which could not be easily replaced. He recognizes his own importance for the life of the church, and he regards this as the only relevant justification for his life.

D. Production, not Consumption

His attitude regarding the benefits he offers to the church is not limited to his office as an apostle. He is setting forth a standard that all Christians should adopt. They should be committed to life on earth. This commitment should not be based on the benefits of consumption but rather the benefits of production. Paul is saying that he is committed to life on earth because he is productive for the sake of the kingdom of God. He defines his productivity in terms of his contribution to the work of other people. *He does not see life on earth as the primary area of consumption*. He sees heaven in terms of positive sanctions. He sees eternal positive sanctions as greatly outweighing the positive sanctions of life on earth.

Obviously, the positive sanctions of heaven outweigh the negative sanctions of life, but Paul does not compare the positive sanctions of heaven with some kind of net income statement for history. He is saying that the greatest benefit that he can have by remaining alive is that he remains a benefit to God's church. He sees this benefit in terms of production, not consumption.

If he were simply laying up treasure in heaven by remaining a good servant on earth,[4] we could say that he evaluated the present net value of whatever he would inherit beyond the grave. He applied the prevailing rate of interest to that future stream of income, and he concluded that it is better to stay alive. This surely is not the picture we get from his language in this passage. On the contrary, he is not talking about rewards, other than to be in the presence of Christ in

4. "But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: For where your treasure is, there will your heart be also" (Matt. 6:20–21). Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 13.

the world beyond the grave. That is the only reward that he refers to. So great is that reward, he tells us, that it is better than life on earth.

This indicates that *history is primarily a realm of production rather than a realm of consumption*. If we want increased consumption, Paul tells us, the best way to get it is to die. The positive sanctions in the realm beyond the grave are so great compared to the best sanctions available in history that the lure of life on earth did not affect Paul at all. The lure of life on earth is the lure of kingdom-oriented production, not personal consumption.

Paul's description of serving others indicates that *service, rather than consumption, is the central benefit of life*. He wants to stay alive because he wants to work. He does not want to work for the sake of the economic rewards associated with labor. He wants to work because he perceives that *the primary meaning of his life is what he can do to extend the kingdom of God in history*. He wants to be part of the division of labor that is the church of Jesus Christ.

He tells his readers that he wants to be of service to them. In this sense, he imitates Christ. Christ came into history specifically to serve God the Father by serving the church. He lowered himself to enter into history in order to transform history.

> Let this mind be in you, which was also in Christ Jesus: Who, being in the form of God, thought it not robbery to be equal with God: But made himself of no reputation, and took upon him the form of a servant, and was made in the likeness of men: And being found in fashion as a man, he humbled himself, and became obedient unto death, even the death of the cross. Wherefore God also hath highly exalted him, and given him a name which is above every name: That at the name of Jesus every knee should bow, of things in heaven, and things in earth, and things under the earth; And that every tongue should confess that Jesus Christ is Lord, to the glory of God the Father (Phil. 2:5–11).[5]

The Second Person of the Trinity knew in advance of His incarnation that He would be elevated in the future as a result of his subordination to the burdens of time. God raised Jesus to an elevated status in response to His faithful service as the Redeemer.

Paul could therefore legitimately expect to be rewarded as a result of his service. He says that God rewards those who serve others.[6] But he does not speak of heaven in terms of extra rewards that he could le-

5. Chapter 20.

6. "And God is able to make all grace abound toward you; that ye, always having all sufficiency in all things, may abound to every good work" (II Cor. 9:8). See Chapter 8.

gitimately expect as a result of his extended time on earth. He speaks only of being in the presence of Christ; this is the great reward.

This attitude of a servant is the standard for all covenant-keepers, a standard that God has revealed in the New Testament. Paul is faithful to this standard to the point of saying in public that he would rather be dead than alive in time; he would prefer to be alive in the presence of Christ rather than be alive on earth. For covenant-keepers, the transition of death, however impressive as the negative sanction which God imposed on Adam and Eve, is still preferable to life. It is the transition point to a better world. Grieving relatives or friends comfort the immediate family members of a recently deceased individual by saying that the deceased individual is in a better world. Paul said this of himself before he died.

Conclusion

Paul's statement points to the realm of history as a realm of production more than consumption. *Consumption should be deferred for the sake of greater consumption*. This principle begins with the ultimate consumption: life beyond the grave. It then extends backward to time. The time for net consumption—if at all—is the realm beyond the grave. The time for net production is history. The testimony of God in Genesis 1:26–28—the dominion covenant[7]—is that production will trump consumption in eternity. But neither production nor consumption will labor under a curse.

Paul has low time-preference. He was future-oriented. He did not value the present far higher than the distant future. Any society that adopts his view of rewards and the future will be marked by low interest rates, high rates of investment, and high rates of economic growth.

7. Gary North, *Sovereignty and Dominion: An Economic Commentary of Genesis* (Dallas, Georgia: Point Five Press, 2012), chaps. 3, 4.

PHILIPPIANS

19

SELF-INTEREST AND ENVY

Look not every man on his own things, but every man also on the things of others.

PHILIPPIANS 2:4

The English Standard Version translates this as follows: "Let each of you look not only to his own interests, but also to the interests of others." This is close to the meaning of the original Greek. The word "things" conjures up an image of physical objects. This is not what Paul is getting at. This has to do with stewardship: point two of the biblical covenant.[1]

A. Limiting Self-Interest

His statement strikes at the very heart of modern economic analysis. Modern economic analysis derives from Adam Smith's analytical revolution in 1776. He placed individual self-interest at the heart of his economic analysis. In his famous statement regarding a person's desire to gain the assistance of the butcher and the baker, Smith insisted that the individual must look to the interests of those from whom he expects to receive assistance. They are self-interested actors. If we wish to gain their cooperation, we must offer something of value to them. All modern free-market economic analysis begins here. Christian economics does not. Paul's passage here reveals why not.

B. On Behalf of Others

Paul tells us that we are to look to the interests of others as well as our own interests. He does not say that we are not to place any weight

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 2. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, [1980] 2010), ch. 2.

whatsoever on our own personal self-interest. He says only that we are to look to the interests of others. We must be willing to put their interests ahead of our own in some cases. The adult who runs into a flaming building to save a child manifests this attitude.

1. Self-Sacrifice

Parents do this with respect to their children. If they do not, society regards them as deviant, and should. We are also supposed to do this with respect to the interests of our parents. So important is this principle that one of the Ten Commandments is devoted to it.[2]

Paul takes this principle of self-sacrifice one step beyond. He extends it out of the realm of the family into the realm of society. He is not talking merely of the institutional church. There is no indication that he put any confessional boundaries on his statement. This does not mean that a covenant-keeper is supposed to be consumed with guilt because he has not sent enough money to support a distant non-Christian in a pagan nation 10,000 miles away. Paul is talking about the day-by-day interaction that people have with others in their community. He is talking about our relationship with those people whose interests we can know well enough to compare with our own. He is saying that we are not to be exclusively self-centered. Instead, we are to take Christ's example as our own. The Second Person of the Trinity descended from the realm of eternity into the realm of history for the sake of serving as the Redeemer (Phil. 2:5–12).[3] If we take this example seriously, we must give consideration to the interests of those around us, comparing them with our concerns about our own situation. This places the emphasis on service.

We cannot readily serve another person tomorrow if we impoverish ourselves today. Paul is not talking about self-sacrifice to the point of impoverishment. He is talking about using our assets as tools of dominion in God's kingdom. This requires that we take into consideration the effects of our actions on others. We are not to look solely at the benefits that will accrue to us because of a particular action. We are to consider carefully the effects of our actions on other people.

---

2. "Honour thy father and thy mother: that thy days may be long upon the land which the Lord thy God giveth thee" (Ex. 20:12). Gary North, *Authority and Dominion: An Economic Commentary on Exodus* (Dallas, Georgia: Point Five Press, 2012), Part 2, Decalogue and Dominion (1986), ch. 25.

3. Chapter 20.

2. John Gill's Exegesis

In his commentary on this passage, the eighteenth-century Baptist theologian and pastor John Gill got to the point…and then abandons it. His printed commentary is in six fat volumes, in two columns of small print. Fortunately, it has been made available to the general public in digital form. It is included in the excellent Bible search program, e-Sword.

> Look, not every man on his own things, ... Not but that a man should take care of his worldly affairs, and look well unto them, and provide things honest in the sight of all men, for himself and his family, otherwise he would be worse than an infidel; but he is not to seek his own private advantage, and prefer it to a public good; accordingly the Syriac version reads it, "neither let anyone be careful of himself, but also everyone of his neighbour"; and the Arabic version thus, "and let none of you look to that which conduces to himself alone, but let everyone of you look to those things which may conduce to his friend;....

Gill was a man who despised the use of periods. His faithful companion was the semicolon.

Here, he made the traditional contrast in the history of Western ethics between the person who seeks his own private advantage in preference to the public good. It was this perspective that was challenged forcefully in 1705 in the poem by the dentist, Bernard Mandeville: *The Grumbling Hive*. He extended his comments in two large volumes in 1714: *The Fable of the Bees*. The subtitle was: *Private Vices, Publick Benefits*. Mandeville argued that, in pursuing their self-interest, bees in a hive benefit the hive. This argument scandalized Christian theologians and social thinkers throughout the eighteenth century.[4]

Officially, Adam Smith followed the teaching of his predecessor and teacher, Francis Hutcheson, who was intensely hostile to Mandeville. Yet it is clear in Smith's masterpiece, *The Wealth of Nations*, that he had adopted Mandeville's analytic worldview: public good as the result of self-interest. His book was a defense of Mandeville's worldview, except that Smith emphasized production, whereas Mandeville emphasized consumption, thereby setting the standard for John Maynard Keynes over two centuries later.[5] But the main point was the same in both the *Fable of the Bees* and *Wealth of Nations*: self-interested individual action is the foundation of the prosperity of a society. An

4. F. A. Hayek, "Dr Bernard Mandeville" (1967), in Hayek, *New Studies in Philosophy, Politics, Economics and the History of Ideas* (Chicago: University of Chicago Press, 1978), p. 252.

5. John Maynard Keynes, *The General Theory of Employment, Interest, and Money* (New York: Macmillan, 1936), p. 361.

individual can pursue his self-interest, yet know that at the same time he is benefiting others in society. This worldview unleashed self-interest as never before in the history of man. It also unleashed economic growth as never before in the history of man.

Gill continued his comments after his semicolon. He moved the discussion from society to the spirit. This has been the knee-jerk tendency of Bible commentators for two millennia. They cannot bring themselves to apply their exegesis to the day-to-day world of politics, economics, and education. They flee to pietism's realm of the soul. This surrenders history to the humanists, who are happy (initially at least) to surrender the spiritual realm in exchange for history. Gill continued his sentence:

> but this respects spiritual things, and spiritual gifts: a Christian should not seek his own honour and applause, and to have his own will, and a point in a church carried his own way, but should consult the honour of Christ, the good of others, and the peace of the church; he should not look upon his own gifts, he may look upon them, and ascribe them to the grace of God, and make use of them to his glory, but not to admire them, or himself for them, and pride himself in them, and lift up himself above others, neglecting and taking no notice of the superior abilities of others:

As Gill presented the case, Paul was writing against spiritual envy. But Paul's words give no hint of this. They extend far beyond the narrow confines of the church and Christian community. Gill continued his sentence:

> but every man also on the things of others; not on their worldly things, busying himself with other men's matters, and which he has nothing to do with, but on the sentiments and reasons of others; which he should well weigh and consider, and if they outdo and overbalance his own, should yield unto them; he should take notice of the superior gifts of others, and own and acknowledge them; which is the way to submit to one another in the fear of God, and to promote truth, friendship, and love.

Gill's analysis can be interpreted as recommending an assessment of other church members' motivations. This recommendation is consistent with Paul's concern. It is also consistent with Smith's. The difference is that Paul was concerned with the kingdom of God, whereas Smith was recommending a self-interested strategy based on manipulation and bargaining. The primary focus of concern for both Paul in this passage and Smith in *Wealth of Nations* was economics, not spiritual development within the institutional church.

What was not a concern of either Paul or Smith was spiritual envy,

as Gill would have it. In the passage following this verse, Paul discusses the incarnation. God went from the spiritual realm of eternity into history. He "made himself of no reputation took upon in the form of a servant and was made in the likeness of men" (v. 7). The whole point of Paul's message here is that *the incarnation brought eternity into history*. The context reveals that he is writing, not about the spiritual realm, as distinguished from the realm of history. This passage is about the incarnation of the Second Person of the Trinity in human form: Jesus Christ. Paul says that "he humbled himself, and became obedient unto death, even the death of the cross" (v. 8). What could be more intensely physical than the cross?

Gill's contemporary, Matthew Henry, was far closer to Paul's message. "A selfish spirit is destructive of Christian love. We must be concerned not only for our own credit, and ease, and safety, but for those of others also; and rejoice in the prosperity of others as truly as in our own. We must love our neighbour as ourselves, and make his case our own."

B. Paul vs. Envy

Paul is not speaking here about matters of faith and repentance. He is also not speaking about our neighbors' spiritual condition. He is talking about "keeping up with the Joneses." We should not make the attempt. We should rejoice when the Joneses improve their economic condition. Even if the Joneses can now move out of the neighborhood to a nicer neighborhood, we should rejoice.

Paul is providing one of the most powerful statements against the sin of envy that is found anywhere in the history of man. He is telling covenant-keepers that they should be happy to see others improve their condition, and they should go out of their way to help others do this. This is anti-envy. This is not tearing down an individual merely because the fact that he is above us bothers us. This is elevating an individual so that he can enjoy the blessings of life. This is a way to fulfill Christ's affirmation that He came to provide life and to provide it more abundantly (John 10:10). We are to implement this in our communities and in our relationships with other people. In doing so, we testify against any trace of envy in our relationships with others.

1. Beyond Individual Self-Interest

From the point of view of economic analysis, Paul's statement undermines the methodology of humanistic free market economics. He moves analysis from individual self-interest to social interest.

He does not say that we are not to pursue our self-interest. He is also not denying that our self-interest is consistent with the improvement of the conditions of those around us. We should therefore be concerned that our actions further the goals and aspirations of those who deal with us. This is a free market principle. Free market economists stress that voluntary exchange should be based, and is based, on the expectation of mutual benefit. This is a denial of what is known as the Montaigne fallacy: the idea that one person benefits economically only at the expense of another person.[6] Economists call such a social setting a zero-sum game.

But Paul is saying more than this. He is warning people that they should actively be concerned with the welfare of those around them. He is pointing out that there are decisions that individuals can make in their own self-interest that can harm other people. Christians should avoid such practices. I do not think he is talking about theft, fraud, and other means of criminal assault. He is speaking about voluntary transactions which those in the church at Philippi might indulge in. What kinds of practices does he have in mind?

The most important one is envy. Eliminating that sin from consideration, there could be an unwillingness to intervene to help a person in a crisis. The person is suffering from circumstances that are no fault of his own. A covenant-keeper is told by Paul to intervene to help the person, even though there may not be any way for the person to repay a covenant-keeper. This may not be a matter of voluntary exchange. Jesus said this with respect to inviting poor people to feasts (Luke 14:12–14).[7] The parable of the good Samaritan also conveys this truth (Luke 10:30–36).[8]

The importance of this principle is hard to overstate. Rich people hide their wealth from those who are poorer than they are; so, they rarely cooperate with poor people. Envy is undermines social cooperation.[9] Few people understand that when someone else becomes richer, that person becomes a better person to trade with.

---

6. On Montaigne's fallacy, see Ludwig von Mises, *Human Action: A Treatise on Economics* (New Haven, Connecticut: Yale University Press, 1949), p. 660. Cf. Helmut Schoeck, *Envy: A Theory of Social Behavior* (New York: Harcourt, Brace & World, [1966] 1970), pp. 42, 166, 175, 309, 360.

7. Gary North, *Treasure and Dominion: An Economic Commentary on Luke*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 34.

8. *Ibid.*, ch. 21.

9. Schoeck, *Envy*, pp. 46, 290ff.

2. Economic Development

It is common for citizens of a rich nation to resent the fact that foreign nations are catching up economically. They especially resent the fact that some nations are surpassing them economically. It should be obvious that it is an advantage for everybody if a foreign nation gets richer, assuming that it gets rich through voluntary trade and production. Rich people do business with rich people. They do not do business with people in a slum. Similarly, residents of rich nations trade with residents of rich nations.

Consider the argument of people who believe that the gospel of Christ improves other people's work habits. They say that when the gospel goes into a backward society, husbands sober up, work more productively, take care of their families, and generally become better heads of households. Those who believe that this is an advantage usually say that the gospel makes people richer. This is the case in most instances in Third World countries.

Now, let us take this argument one step beyond. Is it a good thing for Third World nations to get richer, if the reason why they are getting richer is that they are conforming themselves to specific ethical standards of the Mosaic law? Do they steal less? Do they commit adultery less? If so, why shouldn't we expect those individuals, and the societies in which they live, to get richer? Moses said that they will get richer (Deut. 28:1–14).[10]

Why should any covenant-keeper in nation A be envious of the success of individuals in nation B? Even if nation B is getting rich by comparison, why should that disturb citizens of nation A? It means that there are richer people across the border to trade with; so, their increased productivity can become an advantage. Yet there is a latent hostility to individuals and nations that overtake formerly rich individuals and nations. Their success is resented. This is envy.

The goal of the kingdom of God is to extend the rule of Christ's dominion across the face of the earth. The more wealth that a covenant-keeper possesses, the greater is his ability to extend the kingdom of God in history. A Christian in one country should not be envious of a Christian in another country, merely because that country is increasing its per capita wealth by becoming more obedient to the moral and legal standards presented in the Mosaic law. Would it be sensible for Christians in a rich country to cease funding all foreign

10. Gary North, *Inheritance and Dominion: An Economic Commentary on Deuteronomy*, 2nd ed. (Dallas, Georgia: Point Five Press, [1999] 2012), ch. 69.

missions, on the assumption that foreign missions will increase the per capita wealth of the country where the missionaries go? To ask it in this way indicates the preposterous nature of envy toward other nations, yet envy is widespread, even within Christian circles. It is as if Christians did not believe that the spreading of the gospel will produce increased per capita wealth in the societies where the missionaries are successful. It is as if they really do not want the missionaries to be successful.

The answer to this is Paul's injunction: we must care for the interests of others even as we care for our own self-interest.

Conclusion

This passage undermines the starting point of all modern free market economic theory, which begins with the assumption of self-interest as the primary economic motivation. While economists like to think of the discipline of economics as value-free, it is in fact value-laden. It begins with autonomous man, the individual. His goals are primary to him. He seeks his ends by persuading others to cooperate with him. He is interested in others as Dale Carnegie described and recommended in *How to Win Friends and Influence People*: as means to his ends.

Paul challenges this starting point. To the extent that people are following Christ, he says, they will be seriously concerned with the goals and efforts of others. As a tool of analysis to explain how people choose courses of actions as market participants, the assumption of individual self-interest produces plausible explanations of people's motivation and the outcome of their actions. But to the degree that people covenant with Christ, their motivation and behavior will take on characteristics more associated with family members' relations with each other. Their actions will become less predictable in the marketplace. The fundamental allocation rule of the free market, "high bid wins," does not apply as predictably as before.

20

THE DOMINION PROCEDURE

Let this mind be in you, which was also in Christ Jesus: Who, being in the form of God, thought it not robbery to be equal with God: But made himself of no reputation, and took upon him the form of a servant, and was made in the likeness of men: And being found in fashion as a man, he humbled himself, and became obedient unto death, even the death of the cross. Wherefore God also hath highly exalted him, and given him a name which is above every name: That at the name of Jesus every knee should bow, of things in heaven, and things in earth, and things under the earth; And that every tongue should confess that Jesus Christ is Lord, to the glory of God the Father. Wherefore, my beloved, as ye have always obeyed, not as in my presence only, but now much more in my absence, work out your own salvation with fear and trembling.

PHILIPPIANS 2:5–12

This referred to obedience, point two of the biblical covenant.[1]

A. Subordination to Exaltation

This passage is important for Christian economics because it sets forth the procedure for dominion, based on Christ's dominion: incarnation, obedience, death, resurrection, and ascension to the right hand of God. This is the procedure of *subordination leading to exaltation*. I regard this as the most important New Testament passage on the procedure for dominion.

This is also the most important single text in the New Testament on the incarnation of Jesus Christ. Paul says that Christ was equal

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 2. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, [1980] 2010), ch. 2.

with God prior to the incarnation. Christ thought it not robbery to be equal with God. That is to say, His was not an attempt to steal the nature of God. He was equal to God as a part of God. The Trinity is not taught here, but the divinity of Christ is taught here.

Paul says that Christ moved from heaven to earth, from eternity to time. Christ "made himself of no reputation and took upon him the form of a servant, and was made in the likeness of men" (v. 7). Paul goes on to say that in doing this, Christ humbled Himself. That is, *He became totally subordinate in His perfect humanity to His divinity*. Paul does not put it this way, but theologians who have attempted to explain what Paul is saying have adopted language along these lines. Paul goes on to say that Christ "was obedient unto death, even the death of the cross." This was dual subordination: subordination to man and subordination to God.

Because Jesus Christ subordinated Himself, even to the death of the cross, God has exalted Him. God has raised him up. Paul is not speaking of the physical resurrection. He is speaking about Christ's office. He says that God has given Him a name which is above every name. The result of this exaltation is that at the name of Jesus, "every knee should bow, of things in heaven, and things in earth, and things under the earth" (v. 10).

Jesus Christ started as God and ended as the exalted ruler to whom all men will bow. In between, He humbled Himself and subjected to Himself to the humiliation of the cross. So, Christ's pattern is *rulership to stewardship*, and *stewardship back to rulership*. Paul says that we are to imitate Christ in this regard. We begin as ethically fallen stewards. We are to subordinate ourselves to others, just as Christ subordinated Himself to the cross on behalf of men.

This is a matter of covenantal hierarchy. As covenant-keepers, Christians must acknowledge that they are subordinate to God. During their lives, they are subordinate to some men. But the long-term implication of their faithful subordination points to their exaltation. This may take place in history, but it will surely take place in eternity. *Exaltation is the final condition of covenant-keepers.*

B. Stewardship

This passage deals with the theology of stewardship. Stewardship is a form of subordination. The steward is not the owner of the assets he oversees. He has a responsibility to the owner for the careful administration of all of the assets that had been entrusted to him. He must

give an account of his stewardship. This is not taught explicitly in this passage, but it is taught in other New Testament passages.

This passage contains the most forthright presentation of the degree of Christ's subordination to man. It reveals the contrast between what Christ was before the incarnation and what Christ is after the ascension (Acts 1:9). God has raised Him up physically. This is a testimony to the degree to which God has raised Him up covenantally. Christ is the head of the church (Eph. 5:23).

The resurrection and the ascension testify to the reality of the exaltation of Jesus Christ in heaven. Heaven is the model; the resurrection and the ascension are representative of the procedure. Christ's authority in history was guaranteed by the resurrection. He told the disciples in the Great Commission that all power had been transferred to Him. "And Jesus came and spake unto them, saying, All power is given unto me in heaven and in earth" (Matt. 28:18–20).[2] This was manifested symbolically by the ascension.

Paul tells readers and listeners that they are responsible before God for working out their salvation with fear and trembling (v. 12). What is the meaning of this? Christians are in a situation analogous to the situation Jesus Christ was in during his earthly ministry. This was His period of subordination; it is also our period of subordination. Jesus said that the apostles would judge the 12 tribes of Israel. "And I appoint unto you a kingdom, as my Father hath appointed unto me; That ye may eat and drink at my table in my kingdom, and sit on thrones judging the twelve tribes of Israel" (Luke 22:29–30).[3] Paul said that the church will judge the angels. "Know ye not that we shall judge angels? how much more things that pertain to this life" (I Cor. 6:3)?[4] But these acts of judgment are beyond history. In the present, the church is in a position of subordination. It is required to move toward dominion. This is the requirement of the Great Commission. We are to preach the gospel to all men, as the procedure to bring all mankind under the authority of Jesus Christ. We are to do this on the basis of Christ's command that we should disciple the nations. This is comprehensive dominion.[5]

---

2. Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 48. Kenneth L. Gentry, *The Greatness of the Great Commission: The Christian Enterprise in a Fallen World* (Tyler, Texas: Institute for Christian Economics, 1990).

3. Gary North, *Treasure and Dominion: An Economic Commentary on Luke*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012) ch. 51.

4. Gary North, *Judgment and Dominion: An Economic Commentary on First Corinthians*, 2nd ed. (Dallas, Georgia: Point Five Press, [2001] 2012), ch. 6.

5. Gentry, *Greatness of the Great Commission*.

C. Our Salvation

When Paul says that we are to work out our salvation with fear and trembling, he is assuredly not saying that we are to work hard in order to attain salvation. He specifically says that we are to work out our salvation. This indicates that his listeners had already made the transition from death to life. This is taught specifically in John 3. "He that believeth on the Son hath everlasting life: and he that believeth not the Son shall not see life; but the wrath of God abideth on him" (v. 36). When covenant-keepers work out their salvation with fear and trembling, they are working out *that which is already theirs*. Salvation has been transferred to them definitively. They are to work it out progressively. They will see the culmination of their lives' efforts at the final judgment. So, salvation is definitive, progressive, and final. When Paul says that we are to work out our salvation, he means we are to work out the salvation which is ours.

He did not teach works religion. He did teach the doctrine of sanctification. Sanctification is the process of applying biblical principles to specific actions and situations. Sanctification is also definitive, progressive, and final. We are to work out the implications of Christ's moral perfection, which is transferred to us at the moment of salvation.[6]

This is the model for dominion. We have been granted definitively the inheritance. This is the inheritance of the whole world.[7] But we are not authorized by God to go out and claim this inheritance through force of arms or legal declaration. We are to subdue the earth through the steady implementation of the ethical principles set forth in the Mosaic law and the New Testament. Three centuries ago, this self-discipline was called casuistry. It meant the application of general moral principles to specific situations. Christian casuistry faded after 1700.[8] It was replaced by a secular form of casuistry, in which general legal and ethical principles of the Enlightenment were used to restructure the social boundaries of Western civilization.

As we subdue ourselves through self-government under biblical law, through empowerment by the Holy Spirit, we extend the kingdom of God inward. But, because we are in the world, we must ex-

6. John Murray, "Sanctification," in *The Collected Works of John Murray*, 4 vols. (London: Banner of Truth Trust, 1981), vol. 2.

7. Psalms 25:13; 37:9, 11, 22; Matthew 5:5.

8. Kenneth E. Kirk, *Conscience and Its Problems: An Introduction to Casuistry* (Philadelphia: WJK, [1927] 1999), Pt. IV, ch. 6.

tend the kingdom of God outward. We extend it to all things that are under our authority. We are under God; we are over nature. We are betwixt and between. We are representatives of God before nature, and we are representatives of nature before God. We are therefore mediators of the kingdom of God.

This is the structure of biblical authority. This is how Christians are supposed to fulfill the terms of the original dominion covenant between God and Adam. We are also to fulfill the terms of the Great Commission. The Great Commission provides our marching orders.

Working out the implications of our salvation means that we are simultaneously working out the Great Commission. When we bring ourselves under God's rule, we are necessarily extending our own rule over His creation. Self-government under biblical law is the basis of Christian dominion in history.

Conclusion

Hierarchy is basic to all existence. Man exercises dominion over the creation as a steward under God. History is a testing period in which men demonstrate their ability to extend the kingdom of God. The final judgment elevates some men and curses others in terms of their performance, as the parable of the talents reveals (Matt. 25:14–30).[9]

Jesus served as the second Adam. "And so it is written, The first man Adam was made a living soul; the last Adam was made a quickening spirit" (I Cor. 15:45). He, like Adam, was subordinate in history. He, unlike Adam, did not forfeit His inheritance through sin (Rom. 5). Through His inheritance, covenant-keepers also inherit. They are supposed to imitate Paul. "Brethren, be followers together of me, and mark them which walk so as ye have us for an ensample" (Phil. 3:17). "Be ye followers of me, even as I also am of Christ" (I Cor. 11:1).[10]

Dominion is through subordination. It leads to exaltation. It is all by God's grace.

---

9. North, *Priorities and Dominion*, ch. 47.
10. North, *Judgment and Dominion*, ch. 14.

21

PROGRESS AND PRIZE

I press toward the mark for the prize of the high calling of God in Christ Jesus.

PHILIPPIANS 3:14

This issue was sanctions, point four of the biblical covenant model.[1]

A. Self-Improvement

Paul speaks here of his motivation for constant self-improvement. He has as his mark a prize. It is a prize of the high calling of God in Christ Jesus. Presumably, this means that Jesus' ministry is the model that Paul uses to assess the success or failure in his own efforts. The theologian would say that Christ's perfect humanity is the standard.

The problem here is perfection. Paul uses the word "perfection" in this passage in two ways. First, there is perfection in the sense of *no flaws*. It is the sense of perfection announced here: "Be perfect, even as your father in heaven is perfect" (Matt. 5:48). We are called by God to be perfect. But we are not perfect. Paul denies that he is perfect. He has not attained perfection.

> Not as though I had already attained, either were already perfect: but I follow after, if that I may apprehend that for which also I am apprehended of Christ Jesus. Brethren, I count not myself to have apprehended: but this one thing I do, forgetting those things which are behind, and reaching forth unto those things which are before, I press toward the mark for the prize of the high calling of God in Christ Jesus (Phil. 3:12–14).

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

All attempts at perfection will fail in history. The doctrine of original sin guarantees this. James wrote: "For whosoever shall keep the whole law, and yet offend in one point, he is guilty of all" (James 2:10). So, Paul speaks here of perfection in a second sense: *great accomplishments by self-disciplined covenant-keepers*.

> Let us therefore, as many as be perfect, be thus minded: and if in any thing ye be otherwise minded, God shall reveal even this unto you. Nevertheless, whereto we have already attained, let us walk by the same rule, let us mind the same thing. Brethren, be followers together of me, and mark them which walk so as ye have us for an ensample (Phil. 3:15–17).

In two places in other epistles, Paul speaks of perfection in the sense of *maturity*.

> Howbeit we speak wisdom among them that are perfect: yet not the wisdom of this world, nor of the princes of this world, that come to nought (I Cor. 2:6).

> Epaphras, who is one of you, a servant of Christ, saluteth you, always labouring fervently for you in prayers, that ye may stand perfect and complete in all the will of God (Col. 4:12).

B. Sanctification

Here we have an application of the doctrine of sanctification.[2] There are three aspects of sanctification. First, there is definitive sanctification. This is perfection. This is the moral perfection of Jesus Christ. It is imputed by God's grace to covenant-keepers. There is nothing lacking in Christ's perfection.

Second, there is progressive sanctification. This is the product of self-discipline under God's law. The individual covenant-keeper uses God's law as a standard for decision-making in this life. The individual steadily improves his ability to apply God's perfect moral standards to his decision-making. This is the art of *casuistry*: the application of general moral principles to specific cases. Progressive sanctification marks the individual who strives through his life to imitate Christ. This is what Paul means when he speaks of the high calling of God in Christ Jesus. He presses toward the mark. He has not attained the perfection of Jesus Christ. He does not expect to attain it. But he uses it as a standard as he presses toward it.

---

2. John Murray, "Sanctification," in *The Collected Writings of John Murray*, 4 vols. (Edinburgh: Banner of Truth, 1980), vol. 2.

> Third there is final sanctification. This comes at the end of an individual's life. This is the final judgment of the individual by God. He assesses the extent to which the individual has approached the standard of perfection of Jesus Christ. This means that there are various degrees of performance. There are winners and losers in the process of sanctification. Some people produce only wood, hay, and stubble. Other people produce gold. Wood, hay, and stumble do not survive the fiery test of final judgment. Nevertheless, the individual covenant-keeper does enter heaven.
>
> According to the grace of God which is given unto me, as a wise masterbuilder, I have laid the foundation, and another buildeth thereon. But let every man take heed how he buildeth thereupon. For other foundation can no man lay than that is laid, which is Jesus Christ. Now if any man build upon this foundation gold, silver, precious stones, wood, hay, stubble; Every man's work shall be made manifest: for the day shall declare it, because it shall be revealed by fire; and the fire shall try every man's work of what sort it is. If any man's work abide which he hath built thereupon, he shall receive a reward. If any man's work shall be burned, he shall suffer loss: but he himself shall be saved; yet so as by fire (I Cor. 3:10–15).[3]

When Paul speaks of pressing toward the high calling of God in Jesus Christ, he is talking about self-discipline under God's law. Progressive sanctification is the working out of one's own salvation. Salvation is granted by God. It is not earned by the recipient of God's grace. It was earned by Jesus Christ in His earthly ministry. His perfection is imputed judicially to the covenant-keeper. This is entirely an act of God's grace. This is definitive sanctification. So, in one sense the individual already possesses perfection. In another sense, he does not possess it. There is progress in sanctification.

This passage is one of the two most prominent passages in which Paul speaks of this process of personal sanctification. In another passage, possibly more famous, he speaks of running the good race. "Know ye not that they which run in a race run all, but one receiveth the prize? So run, that ye may obtain. And every man that striveth for the mastery is temperate in all things. Now they do it to obtain a corruptible crown; but we an incorruptible. I therefore so run, not as uncertainly; so fight I, not as one that beateth the air" (I Cor. 9:24–26).

This doctrine of progressive sanctification applies to the individual covenant-keeper. Paul does not say it here, but Deuteronomy 28:1–14 teaches that it applies socially as well. Moses and the prophets insisted that the same process of progressive sanctification applies

3. Gary North, *Judgment and Dominion: An Economic Commentary on First Corinthians*, 2nd ed. (Dallas, Georgia: Point Five Press, [2001] 2012), ch. 3.

to covenantal institutions. There is progressive sanctification for collective groups. This is why the prophets came before the people of Israel and Judah and reminded them that the entire nation faced the external sanctions of God. The Israelites faced the famous trio of war, famine, and plague. To this was added captivity. Nevertheless, the prophets also said that, after the period of captivity, the nation would be restored to the land. God would still deal with them as covenantal people by dealing with them in a corporate sense: the people of God.

Paul sets forth here his personal example for our covenant-keeping: the process of progressive personal sanctification. *This is an affirmation of the possibility of personal progress in history*. It is not just a possibility; it is a moral imperative. Because it is a moral imperative for individuals, it is also a moral imperative for the *covenantal corporate institutions* to which covenant-keepers belong. It is a moral imperative for families, churches, and civil governments.

C. Moses on Progress

Moses in Deuteronomy 28:1–14 set forth the biblical doctrine of social progress.[4] This progress in history is tied to biblical law. Moses said that there can be progress in history because of the blessings of God in response to men's faithful adherence to His law. This passage was the most comprehensive assertion of the idea of progress in the ancient world.

Paul was aware of the Mosaic idea of progress. He was equally aware that progress individually is dependent upon adherence to a fixed standard of ethics: biblical law. Elsewhere, Paul used the Mosaic law to list those sins that mark covenant-breaking.

> Know ye not that the unrighteous shall not inherit the kingdom of God? Be not deceived: neither fornicators, nor idolaters, nor adulterers, nor effeminate, nor abusers of themselves with mankind, Nor thieves, nor covetous, nor drunkards, nor revilers, nor extortioners, shall inherit the kingdom of God (I Cor. 6:9–10).[5]

> Knowing this, that the law is not made for a righteous man, but for the lawless and disobedient, for the ungodly and for sinners, for unholy and profane, for murderers of fathers and murderers of mothers, for manslayers, For whoremongers, for them that defile themselves with mankind, for

4. Gary North, *Inheritance and Dominion: An Economic Commentary on Deuteronomy*, 2nd ed. (Dallas, Georgia: Point Five Press, [1999] 2012), ch. 69.

5. North, *Judgment and Dominion*, ch. 7.

> menstealers, for liars, for perjured persons, and if there be any other thing that is contrary to sound doctrine (I Tim. 1:9–10).[6]

He calls upon his readers and listeners to press on to the mark of the high calling of God in Jesus Christ. In other words, he calls on his listeners and readers to follow a program of personal progress in history. This is a testimony to the importance of history. This is a high calling. It is a standard that calls forth covenantally faithful responses. In every area of his life, a covenant-keeper is to pursue the mark of the high calling of God in Christ Jesus. In no area of his life is he not to pursue this standard.

Paul calls the individual to comprehensive sanctification. He is speaking of progressive sanctification, but he is also speaking of definitive sanctification, which is the gift of God to covenant-keepers. In other passages, he speaks of the final judgment.[7] This is where the standard that was established by Jesus Christ's ministry in history is used by God to assess the performance of individual covenant-keepers.

D. Biblical Social Theory

Paul does not speak here of corporate progressive sanctification. Moses never spoke of final judgment. So, it is the combination of the Old Testament and the New Testament which makes it possible for covenant-keepers to develop a comprehensive social theory that is explicitly biblical. It is the doctrine of God's imposition of covenantal positive sanctions in response to covenantal faithfulness that makes possible the doctrine of progress. It is God's covenantal faithfulness in rewarding individuals' covenantal faithfulness that testifies to the existence of His covenant. "And thou say in thine heart, My power and the might of mine hand hath gotten me this wealth. But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day" (Deut. 8:17–18).[8] It is therefore imperative that covenant-keepers believe that God will predictably reward covenant-keeping, and will also predictably punish covenant-breaking. God does this with individuals; God does this with covenantal institutions: family, church, and state.

Theologians have argued for centuries that there is a possibility of

6. Gary North, *Hierarchy and Dominion: An Economic Commentary on First Timothy*, 2nd ed. (Dallas, Georgia: Point Five Press, [2001] 2012), p. 45.

7. Romans 2:3; 2:5; 14:10; I Cor. 15:24, II Corinthians 5:10.

8. North, *Inheritance and Dominion*, chaps. 21, 22.

progressive sanctification for the individual covenant-keeper. They have also argued that there is a possibility of progressive sanctification for the church. This is why theologians work to improve confessions of faith. They believe that the creeds of the early church were accurate, but they were incomplete. They were necessary, but not sufficient. Theologians believe that there has been progress in confessional clarity and rigor.

Pastors affirm that there can be progress in family government. Pastors counsel husbands, wives, and children in an attempt to put them back on track. This is another way of saying that they are put on track to pursue the mark of the high calling of God in Christ Jesus.

Then, without explanation, theologians and pastors draw the line at civil government. They insist that there is no explicitly biblical standard for civil government. They insist that there are no uniquely biblical criteria by which God evaluates the progress of civil government in history. They insist that God does not judge civil governments in terms of Bible-revealed law, by which He judges individuals, churches, and families. Somehow, God does not establish and reveal laws governing civil government, even though He has established and has revealed laws regarding self-government, church government, and family government. Although churches, families, and civil governments are regarded by covenant theologians as covenantal institutions, the theologians, other than the theonomists, argue that biblical law applies only to the covenants of the family and the church. Theologians do not explain why this is the case. They simply assume it in this, the era of democracy.[9]

What is said here of individual progress applies also to all the other areas of life. It is clear from Deuteronomy 28:1–14 that there is progress in society, because God faithfully and predictably rewards covenant-keeping with blessings. In Deuteronomy 28:15–68, Moses announced that God faithfully and predictably burdens covenant-breaking with negative sanctions. So, over time, covenant-keepers get richer, while covenant-breakers get poorer by comparison. In a biblical social order, covenant-breakers can get rich and extend their riches to succeeding generations only by adhering to the legal standards that God has revealed in his Bible, standards which govern individuals, families, churches, and civil governments. Only to the extent that covenant-breakers become imitation covenant-keepers can they continue to progress in history.[10]

9. Gary North, *Political Polytheism: The Myth of Pluralism* (Tyler, Texas: Institute for Christian Economics, 1989).

10. Gary North, *Dominion and Common Grace: The Biblical Basis of Progress* (Tyler, Tex-

The problem is, the overwhelming majority of theologians, pastors, and Christian social commentators have rejected the Mosaic law, and they have also rejected Deuteronomy 28. So, they have no uniquely biblical doctrine of progress for society as a whole. Their theology testifies against any such concept of long-term progress. So, when they look back at the history of Western civilization, they cannot explain the existence of progress, especially compound economic growth and technological development that appeared around 1750.

Because they do not believe that there are biblical standards governing compound growth, they explain compound growth (if they explain it at all) in terms of society's adherence to laws other than biblical law. This puts them in the position of affirming the productivity of Enlightenment humanism. It is not simply that Scottish Enlightenment humanists, because of their Christian background, imported the conclusions of biblical law and baptized them in the name of man's autonomous reason. Enlightenment humanists have gained access to common standards of law, which are supposedly available to covenant-keepers and covenant-breakers alike. They have applied these universal standards to society's institutions. Theologians become adherents of an idea that the humanists dearly love: the idea of judicial and moral neutrality.

It should not be surprising that humanists, who seek to break what they regard as the strangle hold of Christianity on Western civilization, should adopt such a view of autonomous civil law. It should be very surprising that the overwhelming majority of Christians social thinkers, theologians, and pastors have also adopted the same theory of natural law that Enlightenment humanists adopted and maintained until Darwin's theory of evolution destroyed their faith in natural law.[11] But this is an old, old story. The early Church fathers adopted Greek rationalism as the standard of ethics and logic, rather than biblical revelation.[12]

Conclusion

If we are to establish Christian economics, we must discover an explicitly biblical standard of success and failure, of right and wrong,

---

as: Institute for Christian Economics, 1987).

11. Gary North, *Sovereignty and Dominion: An Economic Commentary on Genesis* (Dallas, Georgia: Point Five Press, [1982] 2012), Appendix A.

12. Cornelius Van Til, *A Christian Theory of Knowledge* (Phillipsburg, New Jersey: Presbyterian & Reformed, 1969), ch. 4.

of progress and retrogression. We must go to the Bible in search of the standards which we seek to apply in this specific institutions that govern society. This is what Christian social thinkers, Christian political scientists, Christian economists, Christian educators, Christian sociologists, Christian psychologists, and Christian theologians generally have denied is legitimate ever since the early decades of the Enlightenment in the late seventeenth century.

22

THE ENTREPRENEUR'S EDGE

> *Be careful for nothing; but in every thing by prayer and supplication with thanksgiving let your requests be made known unto God. And the peace of God, which passeth all understanding, shall keep your hearts and minds through Christ Jesus.*
>
> PHILIPPIANS 4:6–7

This passage had to do with answers to prayer: causality. This is point four of the biblical covenant.[1]

A. Full of Care

This is one of the most optimistic passages in the Bible. It is also among the most difficult to apply personally. Christians know that they should apply it, but they find that it is almost impossible to apply on a systematic basis. It is probably even more difficult to do this than it is to lose weight and keep it off for five years. In short, it is very difficult.

Paul is instructing people regarding cause and effect in this world. He does not deny that there are crises that strike an individual in which the typical response is anxiety. People are prone to worry. Jesus repeatedly warned His followers about this.

> Therefore I say unto you, Take no thought for your life, what ye shall eat, or what ye shall drink; nor yet for your body, what ye shall put on. Is not the life more than meat, and the body than raiment (Matt. 6:25)?[2]

---

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

2. Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 14.

> Which of you by taking thought can add one cubit unto his stature (Matt. 6:27)?
>
> And why take ye thought for raiment? Consider the lilies of the field, how they grow; they toil not, neither do they spin (Matt. 6:28).
>
> Therefore take no thought, saying, What shall we eat? or, What shall we drink? or, Wherewithal shall we be clothed (Matt. 6:31)?
>
> Take therefore no thought for the morrow: for the morrow shall take thought for the things of itself. Sufficient unto the day is the evil thereof (Matt. 6:34).

The Greek word translated as "thought" is used by Paul here. The translators used "careful." Modern usage has changed. Being careful means taking care. This is not the meaning of the Greek word. A better translation would be "full of care." We are to be full of care about nothing. This does not mean not to take care. Because we are not full of care, we are supposed to be able to take even better care.

Paul says "in everything by prayer and supplication with thanksgiving"—meaning thanksgiving in advance—"let your requests the made known under God." We are to be so confident about the outcome of our prayers that we are told to rejoice in advance regarding the outcome. This is an extreme form of confidence regarding the future and regarding God's absolute sovereignty over the affairs of this life.

B. Sovereignty and Confidence

The main reason why covenant-keepers are not supposed to worry about the future is because God is in control of the future. Paul asserts this passionately in Romans 9. He tells us in Romans 8 that all things work together for good to those who love God and are called according to his purpose" (Rom. 8:28).[3] So, because God is in control of all things, and because He has providentially determined that all things work for the benefit of His people, worry is a form of denial. It either denies that God is completely in control of all events, or else it denies that all things work together for the benefit of covenant-keepers. It does not matter which of these premises the individual denies. He is challenging what Paul specifically teaches about God.

With respect to God's being in complete control over everything, Paul's words in Romans 9 are the strongest that can be found in the Bible.

---

3. Gary North, *Cooperation and Dominion: An Economic Commentary on Romans*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012, ch. 6.

> For this is the word of promise, At this time will I come, and Sarah shall have a son. And not only this; but when Rebecca also had conceived by one, even by our father Isaac; (For the children being not yet born, neither having done any good or evil, that the purpose of God according to election might stand, not of works, but of him that calleth;) It was said unto her, The elder shall serve the younger. As it is written, Jacob have I loved, but Esau have I hated. What shall we say then? Is there unrighteousness with God? God forbid. For he saith to Moses, I will have mercy on whom I will have mercy, and I will have compassion on whom I will have compassion. So then it is not of him that willeth, nor of him that runneth, but of God that sheweth mercy. For the scripture saith unto Pharaoh, Even for this same purpose have I raised thee up, that I might shew my power in thee, and that my name might be declared throughout all the earth. Therefore hath he mercy on whom he will have mercy, and whom he will he hardeneth. Thou wilt say then unto me, Why doth he yet find fault? For who hath resisted his will? Nay but, O man, who art thou that repliest against God? Shall the thing formed say to him that formed it, Why hast thou made me thus? Hath not the potter power over the clay, of the same lump to make one vessel unto honour, and another unto dishonour? What if God, willing to shew his wrath, and to make his power known, endured with much longsuffering the vessels of wrath fitted to destruction: And that he might make known the riches of his glory on the vessels of mercy, which he had afore prepared unto glory, Even us, whom he hath called, not of the Jews only, but also of the Gentiles (Rom. 9:9–24)?

With respect to all things working together for the good of covenant-keepers, Romans 8 is probably the strongest statement found in the Bible. "And we know that all things work together for good to them that love God, to them who are the called according to his purpose (v. 28). So, combining Romans 8 and Romans 9, we are led inescapably to a conclusion: *the world is not a threat to covenant-keepers*. If we number ourselves among covenant-keepers, then to worry about the future is a practical rejection of our confidence in the truth of what Paul taught about sovereignty of God and the sanctions of God.

Paul draws the proper conclusion from this passage. He says that we are not to be anxious about the future. When we are obedient to the standard, which is a standard of ethics, Paul says that the peace of God, which passes all understanding, will keep our hearts and minds through Christ Jesus. This is an affirmation regarding the peace of God. The peace of God is in stark contrast to the anxiety of man. People say that they are desirous of attaining peace of mind. Yet, in actual practice, people do worry about the future. People who worry about the future do not have peace of mind.

"The peace of God which passes understanding" is a phrase which is widespread in the United States. It is a phrase out of the New Testament that has been adopted by people who probably do not understand the theology of the New Testament. But they believe that the ideal in this life is the attainment of such peace that it passes human understanding. They acknowledge that such peace is available from God, but probably from nothing else. Why? Because men do not believe in a universe that is simultaneously autonomous from God and favorable to them. If it is autonomous, then it is impersonal. It shows no favor to anyone or anything. People worry about the fact that the universe, if not stacked against them, is surely not stacked for them. This is not what Paul teaches here. The common man who hears this phrase wants to appropriate it for himself, but he lacks the theological doctrines that alone would enable him to be legitimately confident that it is possible to attain the peace of God which passes understanding.

C. Entrepreneurship and Confidence

This passage is important for economic theory. Economic theory rests on a conception of man, the decision-maker. Men live in a universe of scarcity (Gen. 3:17–19).[4] That is to say, at zero price, there is more demand for most goods than there is supply of them. Men must therefore labor to overcome the limits of economic scarcity. Men must decide how to allocate the goods they own, which include physical labor and mental labor, in their attempt to better their condition.

If Paul is correct about not being full of care about the future, then those individuals who have not only accepted the truth of this doctrine but who have systematically applied it in their psychological lives, have a great advantage over those who do not believe it, and also those who do believe it but who have not learned to apply it in their lives. People who are optimistic about the future are more likely to become entrepreneurs. Entrepreneurs are those people who forecast the future state of affairs and then make plans to meet those new conditions at the lowest possible price. They profit from the difference between (1) what they pay for the goods and services that they use to produce additional goods and services for that future market and (2) the selling price of their final products. If they buy low and sell high, they gain an entrepreneurial profit.

4. Gary North, *Sovereignty and Dominion: An Economic Commentary on Genesis* (Dallas, Georgia: Point Five Press, [1982] 2012), ch. 12.

Someone who believes that the world is not stacked against him, but is actually stacked in his favor, is more likely to invest time, resources, and emotional energy in projects that are aimed at meeting customer demand in the future. An individual who is not afraid of the future is more likely to overcome the almost universal barrier to entry against entrepreneurship: *fear of failure*. The fear of failure paralyzes people, so they refuse to buy low. They are afraid to buy low because they really do not believe that they will find themselves in a position where they can sell high. So, wanting to avoid the embarrassment and economic loss of not being able to sell high, they refuse to buy low. They do not buy at all.

Optimism is an important element in the psychological makeup of a successful entrepreneur. Optimism overcomes the fear of failure. Even when entrepreneurs fail, they have a tendency to try again. They are confident enough about the future so that they conclude that their immediate failure is simply a steppingstone to future success. They do not regard failure as some kind of cosmic testimony against them, their plans, and their abilities. They regard failure much in the same way that a smart student regards an error on a midterm examination. It is a motivation for the student to study harder and thereby get a higher grade on the final examination.

Whenever someone is presented with an opportunity to invest in something that the salesman says will produce an above-market rate of return, the first thing that the prospective investor should ask himself is this: "What is the barrier to entry?" If there is no barrier to entry, then other investors will see the opportunity, make the investment, and lower the rate of return. If lots of investors are going into the producer goods markets in order to buy the goods to sell at a higher price later, the price of consumer goods will rise because of competition, and the price of future producer goods will fall because of competition. Competition acts to raise producer prices and reduce consumer prices. This reduces entrepreneurial profit.

So, the successful entrepreneur rejoices in the fact that his potential competitors have a fear of failure. This is the barrier to entry that offers him the opportunity to invest in something that will produce on above-market rate of return.

Paul's advice, when taken seriously, grants to covenant-keepers an advantage in every competitive market. They can act in confidence. They can plan for success in the future because they are not afraid of the future. They are convinced that God has already chosen them to

be recipients of the special grace of faith in Jesus Christ. Because God has granted them the unique special grace of salvation, they should have much less fear about the future. If God has granted them the unique gift of salvation, surely He is not opposed to them. Surely, he is not laying traps for them.

When these same people understand that their entrepreneurial ventures in overcoming the uncertainties of this life are to be aimed at extending the kingdom of God in history, they have an additional competitive advantage. Not only is the world not stacked against them, God is in favor of what they are doing, because their goal is to extend His kingdom in history. God tells people to build His kingdom. This means that they must take steps in the present in order to increase their output. They need to increase their output and to invest more wisely, so that they will not waste resources, including the precious, irreplaceable resource of their time, in order to extend the kingdom of God at the expense of the kingdom of Satan.

The entrepreneur should pray with the same fervency that Jesus said that a demanding widow who seeks justice from an unjust judge who refuses to hear her case should persist. She keeps coming back to the judge to ask that he settle her case (Luke 18:1–6).[5] Entrepreneurs should be masters of fervent prayer. They should see this spiritual discipline as granting them a competitive advantage against those entrepreneurs who do not believe in God, who do not believe that God answers prayer, and who do not believe that God has sovereignly stacked the deck in favor of them.

Conclusion

Whenever Paul's words are taken seriously, and whenever covenant-keepers self-consciously discipline their emotions to accept the truth of what Paul says here, the church of Jesus Christ is granted an enormous advantage over all rival kingdoms. The church is then filled with individuals who are confident about the future, because they are confident that God is absolutely sovereign over the future, and that He has predestined the universe so as to benefit all those who are covenantally bound to Him. When men believe that the universe is totally personal, and the person in charge of the universe is the God of the Bible—the God to whom they are committed covenantally—they legitimately can apply Paul's words here to their lives.

5. Gary North, *Treasure and Dominion: An Economic Commentary on Luke*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 42.

When they do, setbacks are not a threat to them, and when setbacks occur, covenant-keepers shrug them off and continue in their endeavors. This is how the kingdom of God is supposed to be extended in history.

23

CONTENTMENT WITHOUT COMPLACENCY

Not that I speak in respect of want: for I have learned, in whatsoever state I am, therewith to be content. I know both how to be abased, and I know how to abound: every where and in all things I am instructed both to be full and to be hungry, both to abound and to suffer need. I can do all things through Christ which strengtheneth me.

PHILIPPIANS 4:11–13

This passage dealt with sanctions: results in history.[1]

A. Contentment

This passage is an extension of Paul's previous warning against fear. "Be careful for nothing; but in every thing by prayer and supplication with thanksgiving let your requests be made known unto God. And the peace of God, which passeth all understanding, shall keep your hearts and minds through Christ Jesus" (Phil. 4:6–7).[2] Because fear regarding the future is a form of rebellion against God, then a person should learn to be content with whatever the future brings. This is what Paul asserts in this verse.

Paul from time to time was in great need. He says elsewhere that he had suffered on many occasions for the sake of the gospel (I Cor. 11:24–26). It is difficult for us to understand how he could be content in a time of great suffering and persecution. Yet this is what he says is his constant mental condition. Whatever takes place is acceptable to him. No matter what kinds of difficulties he faces, he is content.

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

2. Chapter 22.

This is a hard saying. This epistle is full of hard sayings. People from time to time find themselves in situations in which they are discontented. The idea of contentment in the face of a personal disaster is difficult to accept. Is Paul fully rational? In what sense does he assert that he is content in every situation? Does he mean that when he is in a difficult situation, he does not pray to be delivered out of this situation? In another passage, he says that we must pray without ceasing. "Rejoice evermore. Pray without ceasing. In every thing give thanks: for this is the will of God in Christ Jesus concerning you" (I Thes. 5:16–18). In this passage, these seeming contradictory goals appear: rejoicing, prayer, thankfulness. What about prayer? Jesus taught regarding prayer that an individual should be like a widow who seeks justice from an unjust judge. She continually harasses him until he renders judgment. Jesus was teaching that an individual should ask for something repeatedly when he prays to God (Luke 18:1–6).[3] How is it that a person who is fully content with his circumstances should spend time nagging God for deliverance?

B. The Doctrine of Predestination

To make sense of these apparently conflicting teachings about prayer and contentment, we have to think through the implications of what Paul's doctrine of predestination is. In Romans 9 and Ephesians 1, Paul taught a comprehensive doctrine of God's predestination of all things in history. When a person accepts the doctrine of predestination, and when he also accepts Paul's doctrine that all things happen for the good of those who love God and who are called according to his purpose (Rom. 8:28),[4] he begins to come to grips with Paul's doctrine of contentment. *Contentment is the acceptance of the idea that God is completely in charge of all things*. God arranges all things to benefit those who are covenantally commented to Him. This being the case, it would be inconsistent to be discontented in the sense of regarding history as somehow hostile to covenant-keepers, or at least indifferent to covenant-keepers. Paul asserts the opposite. God is always interested in covenant-keepers and their work. He favors them in everything that happens to them.

If God is completely in charge of all things, and if all things work

3. Gary North, *Treasure and Dominion: An Economic Commentary on Luke*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 42.

4. Gary North, *Cooperation and Dominion: An Economic Commentary on Romans*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 6.

together for good for covenant-keepers, then covenant-keepers should be content with whatever happens to them. This does not mean that they should be satisfied with conditions whenever these conditions can be changed to conform more closely to the outcome that God has revealed as His preference. God through Moses announced that covenant-keeping societies will experience the blessings of God (Deut. 28:1–14).[5] When covenant-keepers find themselves in a condition in which they are not experiencing the kinds of blessings listed in Deuteronomy 28:1–14, they should pray that they be delivered out of the circumstances which are contrary to the blessings presented in this passage. They should pray and work so as to call forth the blessings of God.

The blessings may be delayed for many reasons. One of the reasons is simply that God wishes to find out how committed His people are to achieving the extension of the kingdom of God in history. There is widespread resistance to God's kingdom. There was also widespread resistance to Christ's ministry. This is normal. But it is not normative. The goal is to overcome this resistance.

C. Complacency

When Paul says that he is content, he does not mean that he is complacent about his surroundings. He would rather see covenant-keepers in authority than covenant-breakers. He would rather see the blessings of God on covenantally faithful societies than see the persecution of covenantally faithful societies. But he is not discontented in the sense that he believes that the world is structured so as to bring negative sanctions against widespread covenant-keeping, and to bring positive sanctions for widespread covenant-breaking.

The Psalmist declared that he had been confused and dismayed by the fact that evil men prospered, and righteous men did not (Ps. 73). But, later in the psalm, he concluded that the good times that evil men experience serve as a slippery slope for them. It confirms them in the evil that they do. At some point, God will bring negative sanctions against evil-doing and evildoers. So, the fact that, for a time, covenant-breakers prosper and covenant-keepers suffer should not discourage us.[6]

5. Gary North, *Inheritance and Dominion: An Economic Commentary on Deuteronomy*, 2nd ed. (Dallas, Georgia: Point Five Press, [1999] 2012), ch. 68.

6. Gary North, *Confidence and Dominion: An Economic Commentary on Psalms* (Dallas, Georgia: Point Five Press, 2012), ch. 17.

Paul is saying that he is content with good times and bad, with blessings and with cursings, because his work is governed by the presupposition that God is in charge of everything, and that He works all things so that good becomes the inheritance of covenant-keepers. *The universe is stacked against covenant-breakers, and it is stacked in favor of covenant-keepers. The universe is not impersonal.*[7] It is the creation of God, and this God is providentially sovereign. He works out all things according to his decree. This gives Paul comfort in good times and bad. He can be content with the sovereignty of God, even though he would prefer to receive blessings rather than cursings. What never occurs to him is to imagine that God in some way is being thwarted by His creation. That idea would lead to enormous discontent. It would lead to a concept of a god who is incapable of bringing to pass every aspect of his degree on time, as scheduled. It would lead to a concept of a god who is not completely clear about the outcome of his decree and his intervention in history.

D. Dissatisfaction and Economic Theory

Ludwig von Mises constructed his economic system on the ostensibly universal principle of human action. He said that action is always an exchange of one set of conditions in the expectation of achieving a better set of conditions. He wrote: "Action is an attempt to substitute a more satisfactory state of affairs for a less satisfactory one. We call such a willfully induced alteration an exchange. A less desirable condition is bartered for a more desirable."[8] He extended this insight for hundreds of pages. The bedrock presupposition of his economic theory is that men are dissatisfied with their present conditions, and so they seek to attain more preferable conditions through a series of exchanges.

There is nothing in the writings of the Apostle Paul that indicate that Mises' conception of an exchange of conditions is inaccurate. Paul presented the extension of the kingdom of God in history as taking place at the expense of the kingdom of Satan: a zero-sum contest. Paul's concept of history is one in which covenant-keepers, through covenantal faithfulness and hard work, endeavor to exchange one set of conditions for a better set of conditions. The first set of condi-

7. Gary North, *Sovereignty and Dominion: An Economic Commentary on Genesis* (Dallas, Georgia: Point Five Press, [1982] 2012), ch. 1.

8. Ludwig von Mises, *Human Action: A Treatise on Economics* (New Haven, Connecticut: Yale University Press, 1949), p. 97.

tions is characterized by a world in which there is widespread covenant-breaking. The second set of conditions is characterized by a world in which covenant-keeping is dominant in every area of life.

Paul believed in comprehensive redemption.[9] He believed that the life, death, resurrection, and ascension of Jesus Christ in history were the foundations of a comprehensive program of evangelism. Evangelism brings the good news of Christ's deliverance from death unto life. Evangelism is based on dissatisfaction regarding the effects of sin in every area of life. So, while it is legitimate to speak of dissatisfaction regarding present conditions, Paul would say that it is illegitimate to be discontented with the prevailing conditions. Such discontentment with existing conditions is accompanied by an attitude of despair, or resentment, regarding the sovereignty of God in its present outworking in history.

For Paul, discontentment meant that a person believes that his present circumstances are somehow *unjust*. A person resents the injustice of it all. This is ultimately an attitude of rebellion against God. It is an attitude grounded on the assumption that a human being is better qualified to assess the good or evil of particular circumstances without reference to the sovereignty of God. Such discontentment is a mark of self-proclaimed autonomy. This was Job's complaint against God.[10] Paul was hostile to any assertion of human autonomy.

Economic theory should not begin with the presupposition of human autonomy. It should begin with the presupposition of the absolute sovereignty of God: first in creation, then in providence. Whenever economic theory begins with this presupposition, an economist can more accurately assess the likely outcomes of covenant-keeping and covenant-breaking. He can assess the results of economic behavior in terms of a system of cause and effect.

In contrast to the covenant-keeper is the covenant-breaker. The covenant-breaker sees the universe as stacked against him, or governed by impersonal forces, or dependent upon the unpredictable favor of Lady Luck, or in bondage to impersonal fate. When he looks around him, even when things are going well, he cannot safely trust the universe. He sees it either as uncaring regarding him and mankind or else hostile. No matter how successful he has been so far, he

9. Gary North, *Dominion and Common Grace: The Biblical Basis of Progress* (Tyler, Texas: Institute for Christian Economics, 1987), Appendix C.

10. Gary North, *Predictability and Dominion: An Economic Commentary on Job* (Dallas, Georgia: Point Five Press, 2012), chaps. 3, 4.

lives in a world of uncertainty. This uncertainty exists within a framework of cosmic impersonalism. Cosmic forces can turn against him at any time for an unpredictable reason. So, a man is tempted severely by the lure of discontent. He may think he can buy his way out of discontentment. This is an illusion. The universe cannot be bought off. The person who does not believe in complete cosmic personalism may believe that there are forces in the universe that can be harnessed temporarily, or placated temporarily, but he ultimately believes that the universe is either indifferent to him or against him. He has no legitimate reason for confidence in any belief that the universe is personal and also favorable to his efforts to extend his own kingdom in history.

The faithful covenant-keeper is in a better position psychologically to take entrepreneurial risks than the covenant-breaker. The covenant-keeper believes that his attempt to extend the kingdom of God in history, by way of covenantal faithfulness to biblical law, will be pleasing to God, and in the long run will lead to success. Success is defined as one's participation in the extension of the kingdom of God in history. Paul believed in this kind of contentment. It is not a naive contentment. It is not the contentment of Dr. Pangloss. It is not a belief that this world cannot be improved because it is already perfect. Even Adam would not have made that false assumption. While the world was ethically perfect, it was incomplete. He had an assignment to dress and guard the garden. History is always an arena of competition between good and evil. It is arena in which covenant-keepers seek to extend the kingdom of God in history, and covenant-breakers seek to resist and overcome any such extension.

Conclusion

Christian economics must begin with the concept of an absolutely sovereign God whose word does not return to Him void.[11] This outlook produces contentment. With this as a presupposition, covenant-keepers can work to extend the kingdom of God in history. They should pursue profits rather than losses. They should pursue health rather than sickness. They should pursue riches rather than poverty. But these riches must always be seen in terms of performance in a personal universe that is governed by the law of God. Riches in this

11. "So shall my word be that goeth forth out of my mouth: it shall not return unto me void, but it shall accomplish that which I please, and it shall prosper in the thing whereto I sent it" (Isa. 55:11).

perspective are covenantal blessings for faithfulness to covenantal law. Riches are not to be pursued for their own sake; they are to be pursued as success indicators of the most efficient procedures for the extension of the kingdom of God in history.

It is not a sign of discontentment that a covenant-keeper pursues profits rather than losses, health rather than sickness, riches rather than poverty. He is not resentful against God for losses, sickness, or poverty. He sees room for improvement. We must distinguish between (1) contentment regarding the prevailing level of blessings and curses and (2) complacency with this level. The first is mandatory; the second is prohibited. Discontentment indicates resentment against God for the prevailing conditions. Complacency indicates an acceptance of the prevailing conditions, on the assumption that these conditions cannot be improved by covenant-keeping. Both attitudes indicate rebellion against God.

The correct attitude is contentment in the sense of *confidence in opportunities to improve conditions*. This should have charactized Adam in the garden. Instead, Adam became discontented. He saw the prevailing conditions as evidence of God's malevolence in not allowing him low-cost access to the knowledge of good and evil. He saw his environment as hostile to his self-realization. He was prohibited from exchanging one set of conditions for another.

Exchanging conditions is legitimate. The desire to exchange conditions in inherent in the dominion covenant: to exercise dominion as God's agent. The deciding covenantal questions are these: (1) In whose name? (2) By whose authority? (3) By what standard? (4) By which sanctions? (5) To what end?

COLOSSIANS

24

SUPERNATURAL CAPITAL

Whereunto I also labour, striving according to his working, which worketh in me mightily.

COLOSSIANS 1:29

This referred to dependence on God: hierarchy, point two of the biblical covenant.[1]

A. The Source of Strength

This verse reinforces Paul's statement: "I can do all things through Christ which strengtheneth me" (Phil. 4:13).[2] This is an affirmation that his labor is not in vain. He affirms that he works hard. He struggles in his efforts. He attributes the energy he possesses to the work of Christ in his life. He says that Christ works through him.

This is a remarkable affirmation. He is saying that the resurrected Christ, sitting at the right hand of God the Father (Col. 3:1),[3] is actively intervening in his life to strengthen him, so that he can achieve his assigned tasks in history. He knows that he is an apostle (Col. 1:1). He knows that he has been specially called by Christ to serve Him (Acts 9:3–7). He sees himself as a servant who has been assigned tasks in life that must be fulfilled as a matter of faithful stewardship. The problem is this: he does not have sufficient strength within himself to complete the work that has been assigned to him by God. He says

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 2. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, [1980] 2010), ch. 2.

2. Chapter 23.

3. Chapter 25.

here that Christ works within him. This is an affirmation of divine intervention in his life.

This is a powerful testimony regarding a person's work in history. Paul is saying that he receives divine intervention in order to enable him to continue the struggle of his work. This is an affirmation of the legitimacy of his work. Otherwise, why would God intervene in Paul's life to enable him to achieve his tasks? Paul is arguing here that God supports him specially in his life's work. This gives meaning to his life's work.

B. Confidence

A covenant-keeper can call upon God to intervene directly into his own life in order to strengthen him in the fulfillment of his life's work. He can confidently accept work assignments from God that would otherwise be beyond his ability, power, and tenacity to fulfill. Because Paul was able to call upon God to intervene directly to strengthen him in his work, he was in a position to accept tasks that would normally would have been closed to him. He had greater courage in attempting a great deal because he believed that God directly intervened in his life to enable him to fulfill his tasks.

This moves the question of embarking on new projects back to the fundamental question: "What does God expect me to do?" Once an individual believes that he has insight into the nature of the task which God has assigned to him, he is then required to count the costs. Jesus made this clear in Luke 14:28–30.[4] Here, Paul is saying that to count the costs correctly, the covenant-keeper must assess the *cost-reduction factor* of God's direct intervention in his life to strengthen him in his work. For the covenant-breaker, a similar task might prove to be beyond his ability to complete. He is not in a position to go before God and ask that God intervene in his life to strengthen him in order that he can fulfill his work. God specially intervened in Paul's life because Paul was doing the work of the kingdom. God respected this work, and He strengthened Paul in his efforts.

The covenant-breaker may believe that he has this kind of support, but it would be illegitimate for him to apply Paul's words in this verse to his own situation. He is not a covenantkeeper. He is not working to extend the kingdom of God in history. He is not working as a self-conscious servant of God, specially called by God, regenerated by God, and assigned specific tasks that are appropriate to his abilities. On

4. Gary North, *Treasure and Dominion: An Economic Commentary on Luke*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 35.

the contrary, he is working at cross-purposes to God. He should not expect divine intervention to enable him to fulfill his work effectively.

Because God intervenes in the lives of covenant-keepers to enable them to complete their life's work, God strengthens the hand of His followers. He enables them to achieve greater results than they would otherwise have been able to achieve on their own authority. God provides additional capital in the form of direct intervention to strengthen covenant-keepers in their fulfillment of their God-assigned responsibilities. He provides working capital, which in this case is capital for working, to those who are covenantally committed to Him. He is therefore making it possible for His followers to achieve more in history than can be achieved by those who oppose His kingdom. *He is granting favorable terms of trade to His followers*. They are enabled to achieve greater things in history, and therefore achieve greater positive sanctions in both history and eternity, than if they had been covenant-breakers.

C. A Tilted Battlefield

This passage indicates that God has tilted the battlefield in favor of covenant-keepers and therefore in favor of His own kingdom. This is not neutral competition between adherents of two equal deities. It is competition between the Creator and the created. It is competition between God and Satan, and therefore it is competition between those covenanted to God vs. those covenanted to Satan. In this competition, God has granted to covenant-keepers what covenant-breakers would call unfair advantages.

Because of modern eschatology, both premillennial and amillennial, most Christians believe that God has favored covenant-breakers in history. They believe that the church of Jesus Christ will be unsuccessful in preaching the gospel in all the world. They believe that the gospel message will not be accepted, ever, by the vast majority of people who hear it. They believe that even when people believe the message, they are unable to implement it in their own lives in a consistent way. They believe that covenant-keepers will be unable historically to extend the kingdom of God, as required by God. They believe, in short, that God has tilted the battlefield against them. They believe that the outcome of competition between covenant-keepers and covenant-breakers is inevitably going to favor covenant-breakers at the expense of covenant-keepers.[5]

5. Gary North, *Millennialism and Social Theory* (Tyler, Texas: Institute for Christian Economics, 1990), chaps 4–6.

When this outlook is widespread, *covenant-keepers fear to accept greater responsibility*, because they do not believe that they are competent to bear this responsibility. They do not believe that God directly intervenes in their lives to strengthen them in a supernatural way, so that they will be enabled to fulfill their specific assignments in history. Christians believe that those who are covenanted to Satan receive special advantages, presumably from Satan, but ultimately from God through Satan. They believe that no matter what God does to call people to serve Him and to extend His kingdom in history, He has stacked the deck in history against them. He has foreordained the defeat of his institutional church in history. Amillennialists state this explicitly. Premillennialists argue that it will take the direct intervention of Jesus Christ, returning to the earth, presumably with His angels, in order to subdue covenant-breakers and extend His kingdom in history. They do not believe that God has empowered covenant-keepers to extend the kingdom of God successfully in history on their own. Christians supposedly will require the direct physical presence of Jesus Christ in history in order for them to be able to fulfill their responsibilities in history.

Paul's statement here makes it clear that there is already direct supernatural intervention in the lives of covenant-keepers. There is no suggestion here, or anywhere else in Paul's epistles, that Jesus Christ must return in a perfect body, accompanied by angels, in order to replace covenant-breakers and therefore extend His kingdom in history. Such direct physical intervention in the processes of history, overcoming the processes of history by a supernatural discontinuity, is unnecessary if we believe Paul's words in this passage.

Conclusion

Paul affirms that God intervenes in his life to strengthen him in his work. Such an affirmation announces that God has reduced the cost of production for His people. When costs are reduced, there will be greater output. The specific cost reduction here is labor cost. God intervenes to subsidize His people in their efforts to extend God's kingdom in history. He has created an unlevel playing field, and He has assigned the advantage to His people. There is no neutrality here. There is surely no bias against His kingdom.

25

A SUPERNATURAL PERSPECTIVE

> *If ye then be risen with Christ, seek those things which are above, where Christ sitteth on the right hand of God. Set your affection on things above, not on things on the earth.*
>
> COLOSSIANS 3:1–2

The issue here was hierarchy: point two of the biblical covenant.[1]

A. Hierarchy of Values

This passage refers to setting personal goals. To set goals, a person must have an initial perspective about what is important in this world. He must have a hierarchy of values.[2] He then assesses the resources available to him and prepares an allocation of assets according to this hierarchy of values.

Paul says that covenant-keepers have been raised up, analogous to Christ's resurrection and His ascension. "Even when we were dead in sins, hath quickened us together with Christ, (by grace ye are saved;) And hath raised us up together, and made us sit together in heavenly places in Christ Jesus" (Eph. 2:5–6). He speaks here of Christ as sitting at the right hand of God. This refers to His ascension, not just His resurrection. God raised Christ up bodily at the resurrection, and He did this again at the ascension (Acts 1:9). This was a manifestation of God's supernatural power over temporal causality. It was also a

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 2. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, [1980] 2010), ch. 2.

2. Gary North, *The Five Pillars of Biblical Success* (Powder Springs, Georgia: American Vision, 2008), ch. 2.

demonstration of the special position of Jesus Christ in the decree of God. Paul is saying that covenant-keepers possess an analogous position to Christ's in the eyes of God. They have been raised up. They have not yet been bodily raised up, but he says elsewhere that this will take place at the end of time.[3] Covenant-keepers have been raised up spiritually and judicially, just as Christ was raised up spiritually and judicially.

B. The Ascension as the Model

Paul is pointing to Christ's ascension as the model for Christian living. The ascension delivered Jesus Christ bodily into the presence of God. He now sits at the right hand of God, a position of great judicial authority. Paul is saying that, covenantally speaking, covenant-keepers have been raised up in a similar way. Because Christ is in heaven, sitting at the right hand of God the Father, covenant-keepers are supposed to keep their attention focused on Christ in His capacity as the ascended Son of God. In other words, they are to look to their Redeemer, who was raised up by God to sit at His right hand, and conclude that *they possess analogous authority in history*. They have been specially selected by God for resurrection and ascension. They are therefore to focus their attention on this final condition, rather than focusing their attention on the things of this world.

From the point of view of the covenant-keeper, the things of this world are tools for the construction of the kingdom of God in history. This extension of the kingdom of God in history, through time and across the face of the earth, is the temporal manifestation of the ascension of Christ to the right hand of God. He has been raised up; His disciples are to extend His kingdom outward. God has raised Christ up as a mark of his victory over the earth. God now calls His people to extend the kingdom of God throughout all the earth, throughout all of history, as a manifestation of the authority and power of Christ over the affairs of this world.

C. Things Above

When Paul says that we must think about things that are above, he is talking about three things. First, he is talking about the hope of each covenant-keeper that he will be brought into the judicial presence of God in heaven at the time of his death. Second, the covenant-keeper

3. I Corinthians 15:12–14, 35–44, 49–52.

is to have hope that he will be resurrected from the dead and elevated into the skies. This is a manifestation of Christ's power over death. The dead shall be raised first.[4] But our goal is to return to earth after the final judgment to extend God's kingdom physically once again. This is the new heavens and a new earth in their final manifestation (Rev. 21:1). Third, the covenant-keeper is to focus on things above, because this is where the seat of judicial authority resides. Christ sits at the right hand of God; therefore, He possesses power over the affairs of this world. To the extent that covenant-keepers act faithfully according to the laws of God in history, they manifest Christ's rule over the cosmos. What they do in a small scale, Christ does on a large scale.

So, they must focus on things above, which means that they must focus on the source of their authority. They must not think about the fact that they are temporal and under the authority of covenant-breakers. Instead, they are to think of themselves as stewards of God, who operate under God's authority. This is an affirmation of victory. To the extent that covenant-keepers keep their minds focused on whatever is above, they gain greater optimism concerning their lifetime tasks. If Christ is sitting at the right hand of God the Father, and if they have been resurrected and have ascended spiritually and judicially in the presence of God, then they possess power in history. They can work out their salvation in fear and trembling,[5] in the confidence that God, as the sovereign over all creation, is favorable to their efforts.

By focusing their attention on things above, they can better apply their attention to things below. They begin with thoughts about the implications of Christ's ascension to the right hand of God. They can keep in better perspective the meaning of their efforts in history to extend the kingdom of God. Confident that they participate judicially and covenantally in the victory of the ascended Christ over history, they gain greater confidence about their efforts in history. Because Christ was victorious over death in history, and ascended to the right hand of God in history, then history is under the authority of Christ. Therefore, in allocating resources, including time, to the task of subduing the earth for the glory of God, the covenant-keeper is in

4. "For the Lord himself shall descend from heaven with a shout, with the voice of the archangel, and with the trump of God: and the dead in Christ shall rise first: Then we which are alive and remain shall be caught up together with them in the clouds, to meet the Lord in the air: and so shall we ever be with the Lord" (I Thes. 4:16–17).

5. Chapter 20.

a position to assess the importance of his own actions. His actions attain meaning by way of their connection to the resurrection and the bodily ascension of Christ to the right hand of God.

When men understand that their efforts are not bounded by time, they gain greater confidence regarding the effects of their efforts in time. Because their efforts are assessed in terms of a hierarchy in which Jesus Christ is sitting at the right hand of God the Father, their efforts take on much greater meaning. Their efforts are not limited to effects in history. Their efforts' meaning extends to eternity. This gives covenant-keepers a psychological advantage over covenant-breakers. Covenant-keepers have confidence that Christ, who sits at the right hand of God, favors their efforts. Because they focus on Christ's position at the right hand of God, they can subsequently focus their attention on historical matters from the perspective of the sovereignty of God over history. The God who raised up Jesus bodily and then raised Him to heaven is in charge of the affairs of this world. So, covenant-keepers can act in confidence, knowing that the enforcement of God's law in history resides in heaven.

Conclusion

The hierarchy of values begins with a hierarchy of authority. The hierarchy of authority that Paul describes here is cosmic authority. Covenant-keepers can have confidence that they are being backed up by someone like themselves. That person descended into history, overcame death, and was raised to a realm outside of history. Jesus Christ was in history, but He was not of history. We are therefore, covenantally speaking, also in history, but not of history. *We gain our authority from above history*. This elevates our goals, whenever our goals are elevated, above the affairs of this world. This is why Paul says to focus on things that are above. In doing so, we appropriate for ourselves a level of motivation that covenant-breakers do not legitimately possess.

26

THE REWARD OF THE INHERITANCE

And whatsoever ye do in word or deed, do all in the name of the Lord Jesus, giving thanks to God and the Father by him.

COLOSSIANS 3:17

And whatsoever ye do, do it heartily, as to the Lord, and not unto men; Knowing that of the Lord ye shall receive the reward of the inheritance: for ye serve the Lord Christ. But he that doeth wrong shall receive for the wrong which he hath done: and there is no respect of persons.

COLOSSIANS 3:23–25

The issue here was sanctions: point four of the biblical covenant.[1]

A. Hierarchical Service

Paul directs his commands to Christians in general. The context of these passages is hierarchical service. Children are to serve their parents (v. 20); servants are to serve their masters (v. 22). He tells servants not to act as pleasers of men, but to act as pleasers of God (v. 22).

1. Ownership and Stewardship

He then tells the servant to work heartily. If a servant is to work with enthusiasm in the household of another man, then how much more should we work heartily when we are not servants in another man's household?

In terms of free market economic theory, every asset owner is a

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

servant of customers. Customers set final prices. They also establish the number of units which are sold at each price. Customers are in possession of the most marketable commodity, money, so they possess authority over the goals of production. Sellers seek the most marketable commodity in exchange for their goods and services. By their decision to buy or not to buy, customers determine which sellers of goods and services prosper, and which do not.

There is no escape from the concept of ownership as a social function.[2] When we own an asset, we are responsible for the administration of this asset. There are prospective buyers and prospective renters who bid against each other in order to gain control over our assets. This is why our assets command a price. So, Paul's rule regarding the attitude of enthusiasm regarding production applies to all labor. All labor is directed toward the satisfaction of someone.

2. Thanks to God

His language regarding our words and our actions indicates that we owe God thanks. Why should we owe God thanks for our words and deeds? Because God is the Creator. As the Creator, He is entitled to thanks. In this perspective, life is a benefit. We act in life through word and deed. We are supposed to demonstrate our subordination to God by giving thanks for the opportunities which God has provided for us to serve Him. This is the correct attitude of servants toward masters. God is the supreme Master, so servants give Him thanks for the opportunity to serve.

This emphasis on service is central to the gospel of Jesus Christ. Jesus entered into history, leaving a position of supreme authority and majesty, taking on the form of a servant (Phil. 2:5–6).[3] He did this for the sake of those whom He served: God and mankind. He is the intermediary between God and mankind. Some people He saves from their sins (special grace), while others he allows to continue in life, even though they do not deserve to (common grace).[4]

The servant is a steward. A steward does not own the tools of production. He makes use of tools of production, but the tools are owned by someone else: his master. His work assignment is imposed by his master. He appears to serve his master, but Paul says that every

2. Gary North, *An Introduction to Christian Economics* (Nutley, New Jersey: Craig Press, 1973), p. 333.

3. Chapter 20.

4. Gary North, *Dominion and Common Grace: The Biblical Basis of Progress* (Tyler, Texas: Institute for Christian Economics, 1987).

servant should regard his service as directly under God. The servant is not to be a man-pleaser; he is to be a God-pleaser.

> Servants, be obedient to them that are your masters according to the flesh, with fear and trembling, in singleness of your heart, as unto Christ; Not with eyeservice, as menpleasers; but as the servants of Christ, doing the will of God from the heart; With good will doing service, as to the Lord, and not to men: Knowing that whatsoever good thing any man doeth, the same shall he receive of the Lord, whether he be bond or free (Eph. 6:5–8).

This does not mean that the master is not entitled to faithful service. As a representative of God in history, he is entitled to faithful service precisely because he is a representative of God. An individual demonstrates his commitment to enthusiastic service of God by serving his master enthusiastically. He is not to do this for the sake of pleasing his master; he is to do this because he owes such service to God, his maker. Paul elsewhere said that the Lord loves a cheerful giver (II Cor. 9:7).[5] Paul says here that the Lord loves a cheerful servant. In each case, the goal is service to God.

B. Inheritance

Paul promises the faithful and enthusiastic servant that he will receive a reward from God. This establishes a fundamental principle of ethics. *Obedience has its reward*. This reward is not autonomous. It is not that we are to be obedient for obedience's sake. *We are to be obedient for God's sake*. It is God who imposes sanctions in history and eternity. So, Paul says, we can be certain of our appropriate reward for enthusiastic service. He calls this "the reward of the inheritance" (v. 24). This raises the issue of sonship. The son is adopted into the family of God, by the grace of God, as a sign of God's love for the adopted son. This adopted son is entitled to full inheritance. Paul says that the reward of faith serves as the inheritance.

Does Paul mean that the foundation of the inheritance is enthusiastic work? Yes. The question is: Who is the faithful servant who has enthusiastically served God? The answer is Jesus Christ. On the basis of His enthusiastic service to God, Jesus inherited the world (Matt. 28:18–20).[6] As the Redeemer, which in the Mosaic covenant was the office of kinsman-redeemer, Jesus Christ transfers a share of the inheritance to each covenant-keeper. This transfer is based on grace.

5. Chapter 9.

6. Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 48.

Yet Paul says that the transfer of the inheritance is based on service. So, to be consistent, we must say that the ability to serve faithfully and enthusiastically is a form of grace. James tells us that every good gift comes from heaven (James 1:17).[7] Surely, the ability to serve God faithfully is a gift from heaven. It is not natural to man. Paul elsewhere wrote that the natural man does not receive the things of the Spirit (I Cor. 2:14).

There is a promise of reward for enthusiastic service. This promise may not be fulfilled by each master. Paul tells servants not to serve as men-pleasers, but to serve God faithfully, for it is God who will hand out the reward of the inheritance. This inheritance is what a faithful servant wants as his reward. He wants to be part of the family. Paul tells him that he is part of the family of God. One mark of his membership in the family is his enthusiastic service.

Paul then goes on to speak of negative sanctions. These sanctions are imposed for wrongs committed by covenant-keepers. They are also wrongs committed by covenant-breakers. These are negative sanctions that are applied to disobedience. Paul quotes the Mosaic law[8] when he says that there is no respect of persons (v. 25). This means that God does not look at who you are; He looks at what you have done. He assesses[9] what you have done in terms of His law.[10] Every covenant has a system of ethics. God applies a specific system of ethics to the words and deeds of every individual. He then pronounces judgment. Paul says that the person who goes wrong should expect to come under the negative sanctions of God.

Does this mean that individuals can lose their salvation? Paul insists otherwise.[11] Then what does Paul refer to? He is talking about wood, hay, and stubble (I Cor. 3:12).[12] Wood, hay, and stubble are metaphors for unproductive labor. Paul says that covenant-keepers who do not perform well are producers of wood, hay, and stubble. They do not lose their salvation, Paul says (I Cor. 3:15). They do lose any reward that effective and enthusiastic labor would have entitled

7. Chapter 33.

8. Deuteronomy 1:17; 10:17; 16:19.

9. Point four: judgment.

10. Point three: law.

11. "Who shall separate us from the love of Christ? shall tribulation, or distress, or persecution, or famine, or nakedness, or peril, or sword?" (Rom. 8:35) "Nor height, nor depth, nor any other creature, shall be able to separate us from the love of God, which is in Christ Jesus our Lord" (Rom. 8:39).

12. Gary North, *Judgment and Dominion: An Economic Commentary on First Corinthians*, 2nd ed. (Dallas, Georgia: Point Five Press, [2001] 2012), ch. 3.

men to. So, there is a system of rewards to which men are entitled: positive and negative. There is predictability both in history and eternity between performance and reward.

C. Predictability

The existence of a system of covenantal causation, which is based on ethics, is present in every social order and institution. There are standards of right and wrong; there is a time of judgment; and there are positive and negative sanctions handed out by superiors. *The biblical system of covenantal ethics is based on biblical law*. The Bible provides us with permanent standards of right and wrong. These standards provide standards of performance in history. So, Paul says, faithful work, meaning faithful service to a master, will produce the appropriate reward from God. He does not say that it will produce an appropriate reward from every master. The fact that a master does not reward faithful service appropriately should not be divisive for a covenant-keeping servant in his household. The reason for this is that the servant is not to be a man-pleaser anyway. *The servant is supposed to be a God-pleaser*. God is the source of predictable rewards. So, the covenant-keeper who obeys his master for the sake of obedience to Jesus Christ can be sure that in eternity there will be a day of reckoning. He will receive an appropriate reward. Paul says that this is to be a motivational factor in the life of every covenant-keeper.

Wherever this view of ethics is widespread, the predictability of servants increases. This means that masters can depend on their servants to perform effectively the tasks assigned by the masters. This increases the predictability of household service. It also increases the efficiency of production. *There is greater predictability, and therefore there is reduced waste*. Because men must set aside money to protect themselves against poor performance by their subordinates, the man who hires covenantally faithful servants has a competitive advantage. Because these covenantally faithful servants perform their work enthusiastically and effectively, the master needs to set aside a smaller quantity of money. The money that he would have set aside can then be used for capital expansion in his business.

When covenant-keepers adhere to Paul's command, they become more productive. *They become more productive because they are part of an enterprise which is marked by greater productivity*. It is probably also marked by greater innovation. Employers can trust employees to perform effectively. Decision-makers at the top are enabled to make de-

cisions regarding the future with less uncertainty. This gives them a competitive advantage in the marketplace. Employees benefit from this, just as the employers do.

In societies where there is widespread distrust, resistance against authority, and cheating based on envy, productivity is reduced. These societies cannot compete effectively against those societies that adhere to Paul's command. God rewards covenantally faithful societies, and He imposes negative sanctions on covenantally unfaithful societies (Deut. 28).[13] A nation that wishes to grow richer should inculcate behavior that is hostile to acts of envy. An enthusiastic servant is not an envy-driven servant. He is not someone who wishes to tear down his master. Some servant who would do this would fall under Paul's condemnation of wrong behavior.

Conclusion

The reward of the inheritance is the ultimate reward is beyond history: final adoption into the family of God. Those who serve Christ receive this reward. They receive it based on His faithful service to God. He then distributes rewards to those who serve Him faithfully—again, by grace.

Society is based on a predictable relationship between ethics and rewards. Wherever covenant-keepers adhere to Paul's injunction, productivity increases. Output increases. Wealth increases. Senior decision-makers can trust their subordinates to perform without resentment and sabotage. To the degree that they imitate God and allocate rewards based on service, their enterprises are less likely to produce losses.

13. Gary North, *Inheritance and Dominion: An Economic Commentary on Deuteronomy*, 2nd ed. (Dallas, Georgia: Point Five Press, [1999] 2012), ch. 69.

I & II THESSALONIANS

27

TAKING CARE OF BUSINESS

And that ye study to be quiet, and to do your own business, and to work with your own hands, as we commanded you; That ye may walk honestly toward them that are without, and that ye may have lack of nothing.

I THESSALONIANS 4:11–12

The theocentric issue here is ethics: point three of the biblical covenant.[1]

A. Mind Your Own Business

Americans have a phrase, "mind your own business." It reflects an attitude of annoyance toward someone who is interfering with what someone else is doing. The assumption is that the critic has no legitimate authority to tell someone else how to do his work or how to run his life. The phrase applies to life in general, and rarely is the context business.

In this passage, "business" does refer to business. Paul is talking about a person's occupation. He tells his readers and listeners that they should live quiet lives. They should not be busybodies or annoyances to other people. They should strive in their lives to become effective workers.

He says specifically that people should work with their own hands. This raises a question: Is he recommending manual labor? He was a manual laborer: a tentmaker (Acts 18:3).[2] This enabled him to avoid asking churches for financial support. It was a means of maintaining

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 3. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, [1980] 2010), ch. 3.

2. Gary North, *Sacrifice and Dominion: An Economic Commentary on Acts*, 2nd ed. (Dallas, Georgia: Point Five Press, 2012), ch. 8.

his independence. He referred to his financial independence in his letter to the Corinthians. He pointed out that they were not his supporters (II Cor. 12:16–18). He was independent of them and their money.[3]

When he says that people should work with their hands, he has in mind that they labor for a market. He is telling them that the way to gain independence is to work for a living. If they gain their income from buyers of their services or goods, they can continue to earn the income they need.

Paul was well aware that there were occupations in which people do not work with their hands. Why refer to working with your hands? Why not just recommend work? He uses this phrase as a means of condemnation. Basic to Greek civilization was extensive slavery. The city of Athens in the time of Plato was probably one-third slaves.[4] In Greece and Rome, it was considered socially unacceptable for a man of leisure to indulge in handicrafts. Socrates had been a mason, but he departed from this work to become a man of leisure. A tradesman did the work of slaves. Greek society rested on a hierarchy in which the leading politicians and intellectuals were landowners. They were not tradesmen; they were men of leisure. They might make their money through money-lending. They did not earn a living by getting their hands dirty. Paul tells people to get their hands dirty.

His commitment to manual labor, as a metaphor of work in general, represents a call to service. Through work, an individual can gain the necessities of life. Paul tells them that they should work so that they might lack nothing. He is not telling them that they should pursue luxuries or other marks of great wealth. He tells them that they should lack nothing that would be regarded as a necessity. They should not have as a goal great wealth; they also should not have as a goal public begging. This was also Solomon's advice (Prov. 30:7–9).[5] They are to remain productive, but their productivity should not be limited by a social bias against manual labor.

B. Honest Dealing With Outsiders

He tells them that they should walk honestly toward those who are without. What does he mean? Does he mean those outside the church,

---

3. Chapter 10.

4. A. H. M. Jones, "Slavery in the Ancient World," *Economic History Review*, 2nd ser., IX (1956), p. 187.

5. Gary North, *Wisdom and Dominion: An Economic Commentary on Proverbs* (Dallas, Georgia: Point Five Press, [2007] 2012), ch. 84.

or does he mean those without goods? This refers to those who are outside the church. Jesus said, "Unto you it is given to know the mystery of the kingdom of God: but unto them that are without, all these things are done in parables" (Mark 4:11). Paul wrote: "But them that are without God judgeth. Therefore put away from among yourselves that wicked person" (I Cor. 5:13). Covenant-keepers are to deal honestly with covenant-breakers. In their occupations, covenant-keepers are to be honest toward all customers and prospective customers. If they do this, Paul says, they will lack nothing.

This command, when obeyed, produces hard-working, honest tradesmen who are known for their reliability in economic dealing. They gain a reputation for not cheating people. The risk of being cheated by them is dramatically reduced. This lowers the cost of doing business with them. When you reduce the cost of anything, more of it is demanded. By reducing the risk of being cheated, the Christian businessman increases the market for whatever it is that he sells. His reputation becomes a form of advertising. It therefore becomes a form of capital. The goal is to gain the trust of other people, who will come to rely on the services produced by covenant-keepers. The covenant-keeper is therefore to become a benefit to the community. This is a marketable benefit. Men gain more clients by gaining a reputation for honesty.

Paul is specifically calling people to a life of work. He tells covenant-keepers that they should not seek poverty as a lifestyle. They should not be in a position of not possessing the necessities of life. They should own these goods and services, for this is God's reward for honest dealing and hard work. *There is predictability between honesty and profitability*. The tradesmen who is honest in his dealings will not lack customers. If he does not lack customers, he does not lack the basic necessities of life. This is what Paul recommends.

C. Peace and Quiet

Paul tells them to be quiet. This does not mean that they should not talk. It means that they should not draw attention to themselves as troublemakers in the community. It means holding your peace. "And they held their peace. And he took him, and healed him, and let him go" (Luke 14:4). "When they heard these things, they held their peace, and glorified God, saying, Then hath God also to the Gentiles granted repentance unto life" (Acts 11:18). Paul wrote to Timothy, "I exhort therefore, that, first of all, supplications, prayers, interces-

sions, and giving of thanks, be made for all men; For kings, and for all that are in authority; that we may lead a quiet and peaceable life in all godliness and honesty. For this is good and acceptable in the sight of God our Saviour" (I Tim. 2:1–3).[6]

This strategy has an assumption: *time is on the side of covenant-keepers*. They do not need to revolt. They need to act peacefully, earn their livings, be reputable, and stay out of trouble. *This is a strongly anti-revolutionary strategy*. Paul studied under Gamaliel (Acts 22:3). Gamaliel gave this advice to the temple officers regarding failed revolts.

> For before these days rose up Theudas, boasting himself to be somebody; to whom a number of men, about four hundred, joined themselves: who was slain; and all, as many as obeyed him, were scattered, and brought to nought. After this man rose up Judas of Galilee in the days of the taxing, and drew away much people after him: he also perished; and all, even as many as obeyed him, were dispersed (Acts 5:36–37).

Gamaliel therefore advised that the apostles, as peaceful men, be left alone (v. 38). Paul knew about this. It was an attitude opposed to his at the time (Acts 8:1), but which he espoused later in his career as an apostle. Avoid revolution. Avoid confrontation.

Conclusion

Paul says that covenant-keepers should labor with their hands in honest work. This is the road to plenty. So is quiet. Deal honestly. Give no legitimate cause of complaint by enemies. By avoiding revolution and by productive work, we build the kingdom of God.

6. Gary North, *Hierarchy and Dominion: An Economic Commentary on First Timothy*, 2nd ed. (Dallas, Georgia: Point Five Press, [2001] 2012), ch. 2.

28

AGAINST THE WELFARE STATE

For even when we were with you, this we commanded you, that if any would not work, neither should he eat. For we hear that there are some which walk among you disorderly, working not at all, but are busybodies. Now them that are such we command and exhort by our Lord Jesus Christ, that with quietness they work, and eat their own bread.

II THESSALONIANS 3:10–12

The theocentric issue here was law: point three of the biblical covenant.[1]

A. Limits on Church Charity

Paul admonishes the church at Thessalonica that it should impose this rule on members: *he who does not work, neither shall he eat*.

From the beginning of the church, poor people asked for and received assistance from the church. The office of deacon was created explicitly to take care of the widows who have no means of support (Acts 6:1–4).[2] But, also from the beginning, Paul set forth stringent rules regarding who was allowed to receive support from the local church, and who was not. He said that no widow who is under age 60 should receive support. He also said that no widow who had been married more than once should receive support (I Tim. 5:3–4).[3] He

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 3. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, [1980] 2010), ch. 3.

2. Gary North, *Sacrifice and Dominion: An Economic Commentary on Acts*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 5.

3. "Let not a widow be taken into the number under threescore years old, having been the wife of one man, Well reported of for good works; if she have brought up children, if she have lodged strangers, if she have washed the saints' feet, if she have

said that anyone who does not support a member of his family is worse than an infidel (I Tim. 5:8). All of these admonitions recognized the truth of a fundamental law of economics: *at zero price, there is greater demand than supply*. If the church supports everyone who comes in the door asking for a handout, the church will soon be impoverished.

Paul says there are limits on eligibility for receiving economic support from the church. He says that anyone who does not work should not eat at the church's expense. We should not assume that he meant that anyone who is a quadriplegic and who therefore cannot work should be allowed to starve. The context of his words make it clear that he is speaking of what we call able-bodied people. These are people who are physically capable of earning a living. They may not be able to earn a middle-class income, but they can earn enough to support themselves. Here is their assignment: "with quietness they work, and eat their own bread."

Paul wrote elsewhere that anyone who has food and clothing has all that he really needs (I Tim. 6:7–8).[4] It is nice to have more, but it is not guaranteed by anybody or any institution. God does not guarantee it. *We are to be content with the basics of life*. If what we have will sustain our lives, we should not go looking for handouts from others.

B. The Welfare State

This admonition with respect to who is eligible for financial support from the church is at odds with modern government policy. From the initial legislation establishing the graduated income tax in the early decades of the twentieth century, civil governments have extracted taxes from residents and then transferred the money to the poor. Of course, middle-class employees of the civil government have extracted a large portion of this wealth for administration and handling. But civil governments have come in the name of the poor to the households of the rich and have demanded that the rich forfeit a portion of their income in order that the money can be used to support the poor.

There is nothing in the Mosaic law that would authorize such a transfer of wealth by the coercion of the state. There is nothing in the New Testament that would authorize it. It is clear from this passage that Paul is opposed to a covenant-keeper's asking for financial

relieved the afflicted, if she have diligently followed every good work" (I Tim. 5:9–10). Gary North, *Hierarchy and Dominion: An Economic Commentary on First Timothy*, 2nd ed. (Dallas, Georgia: Point Five Press, [2001] 2012), ch. 7.

4. *Ibid*., pp. 224–26.

support from another covenant-keeper, if the first covenant-keeper is capable of earning a living. If it is wrong for an able-bodied church member to receive financial support from the church when he is capable of working, then on what possible biblical basis can anyone make a case for using the coercive power of civil government to extract wealth from one group of citizens to transfer it to another group of citizens, when the recipients are capable of working? None.

The modern welfare state was created in the name of the poor. It was supported by advocates of what is called the Social Gospel. The Social Gospel promotes political policies of special-interest groups that use the power of the ballot box to force political change. The political change that the Social Gospel recommends is that the coercive power of the state be used to redistribute wealth. *This is why Social Gospel advocates are appalled by what Paul writes in this passage*. They try to reinterpret his words. Or they say that his words are no longer valid.

There is no escape from this passage. He who does not work, neither shall he eat, meaning neither shall he eat at the church's expense. A person who does not work, but who is capable of working, has neither a moral nor a legal claim on the church's support. But if he has no legal claim on the church, which is a voluntary institution, on what legal basis can anyone invoke the Bible to justify the existence of a legal claim on revenue collected by force from taxpayers? None.

If God wanted the welfare state to intervene to help those who are capable of working, yet refuse to work, then why did He curse the ground because of Adam's sin? Why did He deliberately force men to work in order to eat (Gen. 3:17–19)?[5] If God did this with Adam, on what biblical bases can anyone legitimately claim that the modern welfare state is justified by the Bible? Why did God impose the curse on the ground, if His true intention was to create an economy in which civil government would use coercion to extract wealth from the rich to give to the poor.

Conclusion

Paul's admonition here protects the church from freeloaders and busybodies. Church leaders should learn to recognize hustlers who come in the name of their poverty and ask for support. Voters should do the same.

---

5. Gary North, *Sovereignty and Dominion: An Economic Commentary on Genesis* (Dallas, Georgia: Point Five Press, [1982] 2012), ch. 12.

HEBREWS

29

THE CHRISTIAN TITHE

> *Wherefore in all things it behoved him to be made like unto his brethren, that he might be a merciful and faithful high priest in things pertaining to God, to make reconciliation for the sins of the people. For in that he himself hath suffered being tempted, he is able to succour them that are tempted. Wherefore, holy brethren, partakers of the heavenly calling, consider the Apostle and High Priest of our profession, Christ Jesus.*
>
> HEBREWS 2:17—3:1

A. The High Priest

The central theme of the Epistle to the Hebrews is Jesus Christ as God's High Priest. He is the High Priest in heaven. "Seeing then that we have a great high priest, that is passed into the heavens, Jesus the Son of God, let us hold fast our profession" (Heb. 4:14). He is not a Levitical priest. He is a Melchizedekan High Priest. "Called of God an high priest after the order of Melchisedec" (Heb. 5:10). This doctrine lays the foundation of the Christian covenantal tithe.

> For this Melchisedec, king of Salem, priest of the most high God, who met Abraham returning from the slaughter of the kings, and blessed him; To whom also Abraham gave a tenth part of all; first being by interpretation King of righteousness, and after that also King of Salem, which is, King of peace (Heb. 7:1–2).

The principle of the tithe was established by Melchizedek. He possessed ecclesiastical authority over Abram. Only when Abram acknowledged this by paying a tithe of his gains that he had made under Melchizedek's jurisdiction (Gen. 14) did God make Abram a household priest by covenant (Gen. 15; 17). The future lower priest tithed to the high priest.

Christians are the heirs of the Israelites as the kingdom of priests. Peter declared:

> But ye are a chosen generation, a royal priesthood, an holy nation, a peculiar people; that ye should shew forth the praises of him who hath called you out of darkness into his marvellous light: Which in time past were not a people, but are now the people of God: which had not obtained mercy, but now have obtained mercy (I Peter 2:9–10).

This is John's meaning in Revelation: ". . . He has made us to be a kingdom, priests to His God and Father—to Him be the glory and the dominion forever and ever. Amen" (Rev. 1:6; NASB).

B. A Kingdom of Priests

The kingdom of priests under the Mosaic law was confessional and sacramental: citizens of Israel by profession of faith and by the sacraments. Here was the profession of faith: "Hear, O Israel: The LORD our God is one LORD: And thou shalt love the LORD thy God with all thine heart, and with all thy soul, and with all thy might" (Deut. 6:4–5). The sacraments were circumcision and Passover.

The kingdom of priests under the New Covenant is also confessional and sacramental: citizens of the Israel of God, the church (Gal. 6:16), by profession of faith and by the sacraments. Here is the confession.

> That if thou shalt confess with thy mouth the Lord Jesus, and shalt believe in thine heart that God hath raised him from the dead, thou shalt be saved. For with the heart man believeth unto righteousness; and with the mouth confession is made unto salvation (Rom. 10:9–10).

The sacraments are baptism and the Lord's Supper.

A kingdom of priests is marked by tithing: from lower priests to higher priests. To whom should Christians tithe as members of this kingdom? There are no Levites: a tribe set aside to defend the temple from trespassing and to sacrifice animals to placate God's wrath. There is only the functional-judicial equivalent of the tabernacle-temple, where the High Priest Jesus Christ resides judicially: the institutional church, which administers the sacraments of bread and wine to members of God's royal priesthood, just as Melchizedek did.

C. A Hierarchy of Priestly Tithing

Covenantally, by family representation, Levi paid his tithe through Abraham to a superior priest.

> But he whose descent is not counted from them received tithes of Abraham, and blessed him that had the promises. And without all contradiction the less is blessed of the better. And here men that die receive tithes; but there he receiveth them, of whom it is witnessed that he liveth. And as I may so say, Levi also, who receiveth tithes, payed tithes in Abraham. For he was yet in the loins of his father, when Melchisedec met him. If therefore perfection were by the Levitical priesthood, (for under it the people received the law,) what further need was there that another priest should rise after the order of Melchisedec, and not be called after the order of Aaron? (Heb. 7:6–11)

The new law of the tithe is that Christians must pay their tithes to the local church, as the ecclesiastical representative (point two) of the High Priest. They are under a hierarchy of authority (point two). There is a new law of tithing, for there has been a change in the priesthood: from Levi to Melchizedek. "For the priesthood being changed, there is made of necessity a change also of the law" (Heb. 7:12).

Christians are priests through Jesus. How? Through adoption. "But when the fulness of the time was come, God sent forth his Son, made of a woman, made under the law, To redeem them that were under the law, that we might receive the adoption of sons" (Gal. 4:4–5). We are priests through adoption into the family of the High Priest. The transfer of the priestly line from Levi to Melchizedek marked the transition from the Old Covenant to the New Covenant. "By so much was Jesus made a surety of a better testament. And they truly were many priests, because they were not suffered to continue by reason of death: But this man, because he continueth ever, hath an unchangeable priesthood" (Heb. 7:22—24).

The lower priest pays a tithe to the higher priest. This is the covenantal structure of the tithe. The Melchizedekan priesthood is the biblical model of the high priest.

The tithe is no longer exclusively agricultural. There is no holy land in Palestine. There are no family farms based on an original inheritance established by the military genocide of Canaan. Holy land now encompasses whatever is made holy—set apart—through ownership by Christians. That which we redeem—buy back—from the kingdom of mammon is made holy: set aside because it is under our lawful jurisdiction. This is our inheritance from God, and it is the in-

heritance that we leave behind to our heirs. God's High Priest therefore deserves His tithe on the net output of this inheritance. This is a matter of godly inheritance.

D. Guilt and Government

By placing a minimum on what men owe, God's Bible-revealed law reduces the burden of guilt. The person who pays his tithe to his local congregation has met his legal obligation to God. If God calls him to give more than a tithe, this request can be regarded as a special obligation, one that is in some way consistent with the special situation of the donor. The situation is not normal. The general obligation has both a floor and a ceiling: a tithe.

The man who sees his obligation as greater than ten percent has some reason to think this. He could be incorrect. If he makes a mistake here, there is no reason for him to worry that he has not done enough for God. A mistake is not a moral infraction. He has met the minimum requirement with his tithe.

The reduction of guilt is important for building men and societies that are innovative. Bearing measurable risk or unmeasurable uncertainty is important in overcoming the limits placed on the creation by God's curse (Genesis 3:17–19).[1] A man who is burdened by guilt has trouble functioning in a balanced manner. He never knows when he will receive negative sanctions for his rebellion. Guilt can produce workaholics, but it can also produce alcoholics. Overcoming guilt is not to be a motivation for extending the kingdom of God in history. Such motivation places too much reliance on the works of men in pleasing God.

Paul's ministry could be interpreted as the work of a man attempting to overcome guilt. "This is a faithful saying, and worthy of all acceptation, that Christ Jesus came into the world to save sinners; of whom I am chief" (I Timothy 1:15). It would be a mistake to see Paul as guilt-motivated. He continued: "Howbeit for this cause I obtained mercy, that in me first Jesus Christ might shew forth all longsuffering, for a pattern to them which should hereafter believe on him to life everlasting" (I Timothy 1:16). His call into service to God began with God's mercy. That was what had overcome his guilt. His work was a response to this legal condition of judicial innocence. He was first among sinners and first among the redeemed. His life was to serve as a pattern for others similarly redeemed from guilt.

1. Gary North, *Sovereignty and Dominion: An Economic Commentary on Genesis* (Dallas, Georgia: Point Five Press, [1982] 2012), ch. 12.

To preach the covenantal tithe is to show a way to covenant-keepers to escape from guilt. The tithe places an explicit limit on what covenant-keepers owe God, and through which institution they owe it. It enables them to find an escape from this trap of guilt:

> ... someone may still ask: "But how *much* should I give?"

There is no universal answer to that question. All Christians should give something, but there is not a universal amount or percentage required. Each believer must look at their situation in life, their church, and those around them to seek out possible needs. Furthermore, a mindset focused on eternity, and not the moment, will desire to give sacrificially to God's work on the earth. From some paychecks God may require one hundred percent, from others five percent. Obedience to his leading is key.[2]

This doctrine of *indeterminate economic obligation* transfers a load of guilt to the covenant-keeper. Under the Mosaic covenant, God intervened in history through Moses to prohibit the congregation from giving too much in the wilderness, before the tithe was formally instated as a binding legal obligation on Israel.

> And they spake unto Moses, saying, The people bring much more than enough for the service of the work, which the LORD commanded to make. And Moses gave commandment, and they caused it to be proclaimed throughout the camp, saying, Let neither man nor woman make any more work for the offering of the sanctuary. So the people were restrained from bringing. For the stuff they had was sufficient for all the work to make it, and too much (Ex. 36:5–7).[3]

In the post-A.D. 70 New Covenant era, God's covenantal agents do not lawfully speak with this degree of authority. The Bible does; ordained agents do not. So, if the Bible does not speak authoritatively on the matter of what percentage of their income covenant-keepers owe to God, what is to restrain them in their quest to find peace in their minds regarding what they owe to God? By God's specially revealed grace, the Bible does set forth this limit. God demands a minimum token payment of ten percent. He who meets this requirement can live guilt-free with respect to what he owes to God. Anything

2. David Croteau, "A Biblical and Theological Analysis of Tithing: Toward a Theology of Giving in the New Covenant Era," a Ph.D. dissertation submitted to the faculty of Southeastern Baptist Theological Seminary (2005), p. 266.

3. Gary North, *Authority and Dominion: An Economic Commentary on Exodus* (Dallas, Georgia: Point Five Press, 2012), Part 3, *Tools of Dominion* (1990), ch. 56.

beyond this is judicially optional. We should call such optional payments "offerings."

Paul gave far more than a tithe. He recounted his suffering for the gospel.

> Are they ministers of Christ? (I speak as a fool) I am more; in labours more abundant, in stripes above measure, in prisons more frequent, in deaths oft. Of the Jews five times received I forty stripes save one. Thrice was I beaten with rods, once was I stoned, thrice I suffered shipwreck, a night and a day I have been in the deep; In journeyings often, in perils of waters, in perils of robbers, in perils by mine own countrymen, in perils by the heathen, in perils in the city, in perils in the wilderness, in perils in the sea, in perils among false brethren; In weariness and painfulness, in watchings often, in hunger and thirst, in fastings often, in cold and nakedness (II Corinthians 11:23–27).

His was not a normal Christian life, but it was consistent with the call to comprehensive sacrifice. "I beseech you therefore, brethren, by the mercies of God, that ye present your bodies a living sacrifice, holy, acceptable unto God, which is your reasonable service. And be not conformed to this world: but be ye transformed by the renewing of your mind, that ye may prove what is that good, and acceptable, and perfect, will of God" (Romans 12:1–2).[4]

Then why doesn't God require more than a tithe? Because the tithe is judicially representative. It declares, "I give up ten percent of my net income as a symbol of my subordination." God has established a symbol of subordination: the tithe. This low percentage is sufficient to eliminate most of those whose faith is not sufficient to identify them as reliable leaders. They do not obey; so, they are not reliable to lead. They refuse to adhere to the terms of the church covenant; so, they should not be allowed to impose ecclesiastical sanctions, which includes voting in church elections. He who does not acknowledge the legitimacy of covenantal sanctions above him should not be allowed to impose covenantal sanctions on those below him. We understand this hierarchical principle in family government and civil government. Many Christians do not understand it in church government.

The problem is, too many pastors are not convinced that God has mandated a tithe for today's Christians. They do not preach covenantal tithing. Congregations do not use the tithe to differentiate voting members from non-voting communicant members. The result is

4. Gary North, *Cooperation and Dominion: An Economic Commentary on Romans*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 8.

a weakening of church authority and a reduction of church income. Pastors are reduced to begging their congregations to fund the work of Christ's kingdom. This fosters a mental image of Jesus as a beggar. He is not a beggar. He is the high priest who deserves the tithe.

Conclusion

The New Covenant tithe is a priestly tithe. The lower priest pays to the higher priest, as was the case under the Melchizedekan priesthood. The debt is owed to God in response to His grace shown to His covenantally faithful people. They have become priests by adoption into God's holy family. They are members of the Melchizedekan priesthood, not the Levitical. With this honor comes an obligation to tithe.

The tithe did not exist before Melchizedek. As the high priest in his family, Abram paid his tithe to this high priest. He was operating in Melchizedek's territory. He owed him a token payment as a way to demonstrate priestly subordination. So do household priests in the New Covenant. They pay to the High Priest, Jesus Christ, by way of His agency of priestly collection: the local congregation. It possesses covenantal authority as the protector of the sacraments.

30

A QUESTION OF TRUST

Let your conversation be without covetousness; and be content with such things as ye have: for he hath said, I will never leave thee, nor forsake thee. So that we may boldly say, The Lord is my helper, and I will not fear what man shall do unto me.

HEBREWS 13:5–6

The theocentric issue here was God as the deliverer: point two of the biblical covenant.[1]

A. Covetousness

The author of the epistle to the Hebrews reiterates a point made in other epistles: covenant-keepers must avoid covetousness. He makes another point that we can find in Paul's teachings: we must be content. "Not that I speak in respect of want: for I have learned, in whatsoever state I am, therewith to be content" (Phil. 4:11).[2] "And having food and raiment let us be therewith content" (I Tim. 6:8).[3]

The prohibition against covetousness is found in the Ten Commandments.[4] The tenth Commandment forbids coveting anything which belongs to our neighbor. Covetousness is a form of lust. Men are convinced that they must possess something that belongs to another person. They have no peace in their hearts, because the other

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 2. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, [1980] 2010), ch. 2.

2. Chapter 22.

3. Gary North, *Hierarchy and Dominion: An Economic Commentary on First Timothy*, 2nd ed. (Dallas, Georgia: Ppint Five Press, [2001] 2012), ch. 10.

4. Gary North, *Authority and Dominion: An Economic Commentary on Exodus* (Dallas, Georgia: Point Five Press, 2012), Part 2, *Decalogue and Dominion* (1986), ch. 30.

person possesses that which they desire. Paul made it clear, and this epistle makes it clear, that to be covetous is to indulge in sin.[5]

Discontent must be rooted out of our lives. *We must be content with the things that we have*. This contentment must reflect our belief that God has given us whatever we need to extend His kingdom. There is consistency among what we have received from God, what we have done to extend His kingdom, and what we must do to extend it even more. Contentment applies to whatever we own or make use of. Contentment refers to that which we enjoy for ourselves. To be discontented is to pursue relentlessly a lifestyle that we do not possess. Jesus said that no man can serve two masters: he must serve either God or Mammon (Matt. 6:24). Mammon is the God of self-indulgence. Mammon's theology is simple: "More for me in history."[6]

To guard against Mammon, we must discipline ourselves not to fall into the trap of believing that we do not possess enough wealth to provide ourselves with the lifestyle we believe we deserve. Contentment refers to anything we own for our own use. It also refers to our desire to extend our sphere of influence for the sake of the kingdom of God. The desire to extend the kingdom of God in history is legitimate. Paul refers to this as pressing on to the mark of the high calling of God (Phil. 3:14).[7] There is nothing here that would tell us that we should be content with respect to our efforts to extend the kingdom of God in history. Paul wrote that we are not to be weary in well doing (Gal. 6:9;[8] II Thes. 3:13).

B. The Ground of Our Security

The author justifies on this basis his command that we be content with the things that we possess: Jesus has said that He will never leave us nor forsake us. This means that our protection is in the hands of Jesus. We should rely on Jesus rather than money as the basis of our protection. This is consistent with Jesus' command to worship God rather than Mammon. If we trust in the work of our hands—the money and goods generated by the work of our hands—we lean on a bruised reed (II Kings 18:21). *The creation is not reliable. God is reliable*. The author says that we should be able to say, "the Lord is my helper."

5. Chapter 23.

6. Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 14.

7. Chapter 21.

8. Chapter 13.

Here, he cites the twenty-third psalm. Yet if we read the twenty-third psalm, David declares that he will be visibly blessed by God in the presence of his enemies. Is this a form of Mammon worship? No. It is merely the desire to be publicly recognized by God for the covenantally faithful performance of one's assignment.

The author also says that we should be able to say, "I will not fear what man shall do to me." David said that he walked through the valley of the shadow of death and feared no evil. This is the same attitude recommended here: an attitude of confidence. This is not self-confidence. This is confidence in the promises of God. This is the correct attitude for a covenant-keeper regarding the predictable positive sanctions of God in response to obedience to the Bible revealed law of God (Deut. 28:1–14).[9]

C. Daily Bread

The author is not introducing new doctrines in this passage. He is restating old doctrines in a succinct way. He gets right to the point. The point is that covetousness and discontent with our position in life are violations of the law of God. God says that man should not live by bread alone, but by every word that proceeds out of the mouth of God (Deut. 8:3). This is the passage which Jesus quoted to Satan in the wilderness, when Satan tempted him to turn stones into bread (Matt. 4:4).[10] Jesus resisted the temptation in the name of God. He appealed to the word of God, which declares a predictable cause-and-effect relationship between covenant-keeping in history and success in history.

It was not the Jesus did not think that bread is a good idea. He resisted the idea that He should use supernatural power to overcome the limits of scarcity. There is a proper procedure for gaining access to our daily bread. One of them is prayer (Matt. 6:11).[11] Another is diligent work. We are not to use shortcuts in achieving our economic goals. A shortcut would be a procedure to achieve increased income apart from God's blessing. God is the provider of blessings in this life, James teaches. Every good gift comes from God (James 1:17).[12] There is nothing wrong with asking God to increase our income. There is

9. Gary North, *Inheritance and Dominion: An Economic Commentary on Deuteronomy*, 2nd ed. (Dallas, Georgia: Point Five Press, [1999] 2012), ch. 69.

10. North, *Priorities and Dominion*, ch. 1.

11. *Ibid.*, ch. 12.

12. Chapter 33.

everything wrong with pursuing increased income apart from God's calling in our lives. God may have great economic blessings to deliver to us in response to our efforts to extend the kingdom of God in history. Such blessings are a form of capital. It takes capital to build a civilization. *The kingdom of God is a civilization. It takes capital to build it.* Our desire to increase our supply of capital as a means of extending the kingdom of God in history is not only legitimate, it is mandatory. This is the lesson of the parable of the talents. Jesus told the story of a ruler who went into a far country and left his servants in charge of his economic affairs. On his return, he greatly blessed the servant who achieved the highest rate of return on the capital which was entrusted to him. He cursed a steward who earned no increase (Matt. 25:14–30).[13] The point of the parable is not that it is a good idea to make a lot of money. The point of the parable is to gain a positive rate of return on whatever gifts God has entrusted to you.

This is the difference between serving God and serving Mammon. When you serve God faithfully, you can expect that you will be the recipient of positive sanctions in history. These sanctions serve as a means of confirming God's covenant (Deut. 8:17–19).[14] They are part of the ethical cause-and-effect system that God revealed to Israel through Moses (Deut. 28).[15] This ethical system is predictable. It applies to history. It applies to individuals, and it also applies to covenanted institutions. It applies to churches, families, and civil governments. It applies to businesses.

D. Success Indicators

The mistake that men make is to pursue the success indicators rather than success.[16] They forget what the basis of their success is: faithfulness to the word of God. Jesus did not forget, and He reminded Satan of this principle. The goal is not the money; the goal is expanding the kingdom of God in history. The means *the expansion of capital* under our individual covenants with God. As stewards, we are to multiply the goods under our jurisdiction. These goods are to be put to effective use of the kingdom of God in history.

---

13. *Ibid.*, ch. 47.

14. North, *Inheritance and Dominion*, chaps. 21, 22.

15. *Ibid.*, ch. 69.

16. On the distinction between success and success indicators, see Gary North, *The Five Pillars of Biblical Success* (Powder Springs, Georgia: American Vision, 2008), pp. 42–43, 52, 54, 59, 65–66, 106–7, 110–15, 123, 128, 142, 162–64.

1. Mammon

When men worship success indicators, they worship Mammon. This is another way of saying that they worship themselves. They say to themselves, "more for me in history." They use whatever skills they possess to increase their wealth. They do not pursue wealth in order to testify to covenantal faithfulness of the God of the Bible. Wealth is used to testify to the glory of some other source of blessings in history. Usually, it is used to testify to the creative power of the person who accumulated wealth.

The question is this: Who gets the glory? American Christians sing a hymn, "to God be the glory, great things He hath done." This is a powerful testimony. It should not simply be the testimony of our singing; it should be the testimony of our lives.

When it is clear to others that a covenant-keeper regards his success as a blessing given by God for the sake of the kingdom, he is not suspected of being a worshiper of Mammon. People understand that he is not pursuing wealth for the sake of accumulating a testimony to his own productivity. *He is accumulating wealth in order to put it to effective use for God.*

This passage is a condemnation of the practice known in the United States as "keeping up with the Joneses." Keeping up with the Joneses is a form of covetousness. It is the quest for the lifestyle of someone who is regarded as successful. The lifestyle of the other person may not be the result of a systematic pursuit of the kingdom of God in history. So, when a covenant-keeper seeks to imitate this lifestyle, he is doing so on the wrong footing. He is seeking the success indicator rather than success.

2. Right Hand and Left Hand

The individual is told by Christ that the left hand should not know what the right hand is doing (Matt. 6:3).[17] The context of this warning was charitable giving. Men are not to parade their giving in front of other men. Then how can they present evidence to people around them that they are faithful stewards of God's resources, and at the same time not use their charitable activities as a testimony to their own efforts to leave behind a reputation?

The classic example of this in American history is Andrew Carnegie. He accumulated the greatest amount of private wealth in the world by 1900, and on January 1, 1901, on the day the twentieth cen-

17. North, *Priorities and Dominion*, ch. 11.

tury began, banker J. Pierpont Morgan called Carnegie to tell him that he was now the richest man in the world. Carnegie through Morgan had just sold Carnegie Steel to a group of investors who soon created United States Steel. He then gave away almost all of his wealth. But he did not believe in God. He believed in himself. He put his name on his various foundations. He made sure that the world new that he was the source of his charitable gifts.

The other super-rich men of his generation imitated him. John D. Rockefeller created the Rockefeller Foundation and various other Rockefeller charitable organizations. Henry Ford created the Ford Foundation. They put their names on their foundations so that no one would forget who had been the source of the funding. The richest Calvinist who ever lived, J. Howard Pew, did the same thing in the mid-1950s. He was the head of Sun Oil Company. He created the Pew Charitable Trusts.

The right hand should not know what the left hand is doing with respect to charitable donations. It is a mistake in all cases to put your own name on the charitable organization that you establish with your own money. This is a means of testifying to the world regarding your own charitable impulse. The correct goal is to put the money to good use, not to get credit for having done so. The only justification for letting some people know that you are the source of the funding is because you want people with similar wealth to learn the techniques of giving away their wealth effectively. Your peers should know of your generosity as a testimony to them regarding the correct use of great wealth. The general public should not be made aware of the source of the funding.

An obvious way for a rich person to demonstrate that he is not caught in the religion of Mammon is for him to adopt the visible lifestyle of someone considerably less wealthy. Two famous individuals in modern American history who did this were Sam Walton, the founder of Wal-Mart, and Warren Buffett, generally regarded as the most successful investor in history. Both of them lived in comparatively moderate houses, which they did not sell when they became multi-billionaires. Everyone knew they were rich, and people also noted that both men were committed to charity. But the visible proof of their commitment was the fact they did not pursue the trappings of great wealth. They proved that they were committed to their work, rather than to the wealth which their success as entrepreneurs generated.

Conclusion

We are not to covet other people's goods or lifestyles. We are to be content with whatever we own. We are to trust in Jesus as our protector. These warnings have fallen on many deaf ears for two millennia.

Assets that we put to use for God's kingdom are legitimate. The pursuit of these assets is legitimate. They are tools of dominion.

31

CHARITY AS SACRIFICE

For here have we no continuing city, but we seek one to come. By him therefore let us offer the sacrifice of praise to God continually, that is, the fruit of our lips giving thanks to his name. But to do good and to communicate forget not: for with such sacrifices God is well pleased.

HEBREWS 13:14–16

The theocentric issue here was subordination to God: point two of the biblical covenant.[1]

A. A Command

We are told to do good and communicate. The Greek word translated here as "communicate" is elsewhere translated as "contribution" and "distribution."

> For it hath pleased them of Macedonia and Achaia to make a certain contribution for the poor saints which are at Jerusalem (Rom. 15:26).

> Whiles by the experiment of this ministration they glorify God for your professed subjection into the gospel of Christ, and for your liberal distribution unto them, and unto all men (II Cor. 9:13).

The author of Hebrews makes an important point here. He identifies charitable giving as a form of sacrifice. He says that this sacrifice is pleasing to God.

The Bible recommends charity. Covenant-keepers are called on by the authors of many biblical texts to use their resources to help the

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 2. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, [1980] 2010), ch. 2.

poor. This is not a call to universal charity. It is a call to selective charity.[2] Poor people who have fallen into hard times through no fault of their own are deserving of consideration. People who have sufficient wealth to meet their basic necessities are asked to give to the poor. This is a call to voluntary action; it is not a matter of ecclesiastical discipline. It is also not a matter of compulsion by the civil government. It is a call to personal sacrifice.

We are no longer asked to sacrifice animals on an altar. The epistle to the Hebrews conveys this message above all other messages: Jesus Christ is the high priest who served as the sacrificial lamb to placate the wrath of God. He did this once. No additional blood sacrifice is required by God.

The author goes on to say, however, that sacrificial offerings still please God. The form of sacrificial offering that pleases God is charitable giving. This is not a means of atonement. It is a means of helping people who have fallen into hard times through no fault of their own. This is not a call to subsidize indolence or laziness. The author says that God is pleased with this form of sacrifice. Yet this form of sacrifice, no less than the various forms of sacrifice under the Mosaic law, must not itself be lawless. We are not to subsidize evildoing. The goal is to help those people who have fallen into hard times, so that they can become productive members of society once again.

There is no hint in this passage that charity is to be indiscriminate. There is also no hint that charity is anything except a voluntary decision on the part of someone who possesses assets to transfer a portion of these assets to someone who is in need. This is not a call for universal charity; it is a call for individual charity by covenant-keepers. There is no suggestion that civil government is in any way responsible for establishing programs of charitable giving.

B. Economic Theory and Charity

Economists have been successful in developing a very sophisticated analytical approach to understanding economic affairs by applying the auction principle of *high bid wins*. This is one of the most powerful analytical strategies ever developed in the social sciences, but it is not a universal principle of human action. It offers no advantage in forecasting economic events when applied to voluntary realms outside the free market system of exchange. Economists do not have analyti-

2. Ray R. Sutton, "Whose Conditions for Charity?" in *Theonomy: An Informed Response*, ed. Gary North (Tyler, Texas: Institute for Christian Economics, 1991), ch. 9.

cal tools for explaining charity. Similarly, they have little to say about economic relationships within a family. Economists do not speak of a charitable gift in the way that they speak of a market expenditure. There is no widely agreed-upon, self-correcting institutional arrangement for assessing and rewarding the efficiency of charity. There is for the free market: profit and loss. This is why charity resists economic analysis.

Charitable giving is a form of behavior that can be explained in terms of a hierarchy of values.[3] Few people place charitable giving as high on their hierarchy of values as they place getting rich. Jesus knew this as well as any modern economist does. The difference is, Jesus warned against this motivation. "For what is a man profited, if he shall gain the whole world, and lose his own soul? or what shall a man give in exchange for his soul" (Matt. 16:26)?[4] Economists may attempt to perform some kind of economic analysis based on expectations of God's rewards beyond the grave. This would be a legitimate conceptual approach. Jesus taught that there are such rewards beyond the grave. More than this: Jesus specifically recommended charitable giving in this life so as to accumulate wealth beyond the grave, which is a form of wealth that does not rust and thieves do not break in to steal.[5] But this passage resists that kind of economic analysis. Here, the author says that the issue is sacrifice. A person sacrifices wealth in this world for the sake of pleasing God. The author does not mention positive sanctions of any kind. All he says is that sacrifice by people with assets does please God.

The economist is always in search of a quid pro quo. He wants to know why someone surrenders wealth to another person. If there is no reciprocity, the economist is baffled. His analytical toolbox is ineffective in explaining why people give assets or time to others. He has a great deal of difficulty in using the principle of high bid wins in explaining the sacrifice on the part of a mother for her child. It would be analytically possible for the economist to explain this in terms of the mother's expectations of a future stream of income:

3. Gary North, *Wisdom and Dominion: An Economic Commentary on Proverbs* (Dallas, Georgia: Point Five Press, [2007] 2012), ch. 25:A.

4. Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 35.

5. "Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal" (Matt. 6:19–20). *Ibid.*, ch. 13.

voluntary gifts from an adult child—if the child's spouse agrees. The economist would say that the mother discounts this expected stream of income by a market rate of interest. But such an argument sounds preposterous. To explain a mother's sacrifice for her child in terms of reciprocity is to indulge in academic silliness. This is another way of saying that there are voluntary social institutions in which the market principle of high bid wins either makes no sense or leads to predictions that do not consistently come true.

C. Economic Growth and Charity

The economist looks at a person's decision whether to invest 10% of his net worth in his business. This business will enable him to hire additional workers, purchase more raw materials, build a factory, or gain control over something beneficial to the structure of production. The economist says that this expenditure is a benefit to society as a whole. It employs people; it increases the number of choices of customers; and it may provide a profit for the investor. The economist looks at this and thinks: "This makes more sense than giving away 10% of the person's net worth to charity."

In terms of the history of economic growth, this argument is easy to defend. Economists can show that societies that have been characterized by high rates of saving have also been characterized by a rate of economic growth that is higher than the growth rate achieved by societies that are not marked by high rates of saving. Beginning in Great Britain in the mid-eighteenth century, thrift has funded entrepreneurial ventures, which in turn have led to compound economic growth on a scale that has transformed Western civilization.[6]

Someone who studies the economic effects of charity can find nothing comparable to the poverty-reducing effects of a steady investment of wealth in privately owned businesses. He may see that a particular society is characterized by a high rate of charitable giving. There is no way to demonstrate that charitable giving increases society's productivity. Charity does not always provide tools of production. It does sustain life and some degree of comfort for a few people. This benefit relates to income rather than production.

6. There is a major problem with explaining the lack of growth before 1750, and even before 1800. The most important question in the discipline of economic history (I would say all of history) is this one: What caused the advent of sustained economic growth? So far, the academic world has no answer. Dierdre N. McCloskey, *Bourgeois Dignity: Why Economics Can't Explain the Modern World* (Chicago: University of Chicago Press, 2010), chaps. 14–40.

The economist who studies the impact of high rates of thrift generally neglects the fact that a society with high rates of charitable giving has a social safety net. Charity has a "free rider" or spillover effect. It provides a sense of safety for members of a society. They know that failure need not be deadly. In this sense, *charitable giving is a form of social capital*. It provides a safety net and therefore a sense of confidence within those circles that are most vulnerable to economic setbacks. The economic category of "charity" does not enable an economist to make what appear to be scientific correlations among charitable giving, capital investment, and economic growth. Yet the logic of charitable giving is clear: it is a form of social capital.

When people trust God to intervene in history in order to save them from unexpected disasters, they believe that they can afford to take greater risks in their economic decisions. One way that He intervenes is through the gospel, which recommends charitable giving. People can afford to make investments in higher-risk ventures precisely because they believe that they will not be facing life-and-death consequences if the investment turns sour.

Charitable giving, when it is widespread in a society, reduces fear on the part of the poor. This can lead in some cases to indolence. It can also lead to greater entrepreneurship and greater productivity. It depends upon the moral character of those who regard charitable giving as providing a safety net for their daily lives.

Economists who focus their attention on capital investment as a means of reducing poverty should give attention to the relationship between increased charitable giving and increased capital investment. It is possible that people save more money than they would otherwise have saved because they believe that if they lose their money, they will not die. They do not have to make an all-or-nothing decision: a safe investment vs. poverty. They have a fall-back position. They can then make higher-risk investments that may provide them with income in the future.

The Bible does not teach the doctrine of compound economic growth as the exclusive product of increased per capita investment. The Bible teaches compound economic growth as a positive sanction for obeying biblical laws (Deut. 8:17–18,[7] 28:1–14[8]). The Bible does not teach that members of societies that want to grow econom-

---

7. Gary North, *Inheritance and Dominion: An Economic Commentary on Deuteronomy*, 2nd ed. (Dallas, Georgia: Point Five Press, [1999] 2012), ch. 21.

8. *Ibid*., ch. 69.

ically should take their money—money that would have been spent for charitable purposes—and invest all of it in the stock market. In contrast, free market economists recommend investing, not charity, because their analytical framework does not offer any reliable conclusions regarding the role of charity in economic growth. They see economic growth as the main solution to poverty in the long run.[9] In contrast, the Bible focuses on the needs of the poor in the present.

D. Darwininm vs. Charity

William Jennings Bryan was a politically liberal American politician who received the Democratic Party's nomination for President three times.[10] He was also a conservative Presbyterian elder. He opposed Darwinism. The reason why he opposed it had little to do with the details of evolution or the biblical text in Genesis 1. He opposed it because of Darwinism's opposition to Christian ethics—specifically, charity.

Bryan recognized that a ruthless hostility to charity was the dark side of Darwinism. Had Darwin's theory been irrelevant, he said, it would have been harmless. "This hypothesis, however, does incalculable harm. It teaches that Christianity impairs the race physically. That was the first implication at which I revolted. It led me to review the doctrine and reject it entirely."[11] He cited the notorious (and morally inescapable) passage in Darwin's *Descent of Man* (1871): "With savages, the weak in body or mind are soon eliminated; and those that survive commonly exhibit a vigorous state of health. We civilized men, on the other hand, do our utmost to check the process of elimination; we build asylums for the imbecile, the maimed, and the sick; we institute poor-laws; and our medical men exert their utmost skill to save the life of every one to the last moment. There is reason to believe that vaccination has preserved thousands, who from a weak constitution would formerly have succumbed to small-pox. Thus the weak members of civilised societies propagate their kind. No one who has attended to the breeding of domestic animals will doubt that this must be highly injurious to the race of man."[12] He could have continued to quote from the passage until the end of the

9. F. A. Harper, "The Greatest Economic Charity," in Mary Sennholz (ed.), *On Freedom and Free Enterprise: Essays in Honor of Ludwig von Mises* (Princeton, New Jersey: Van Nostrand, 1956), ch. 7.

10. 1896, 1900, 1908.

11. Willian Jennings Bryan, *In His Image* (New York: Revell, 1922), p. 107.

12. *Ibid.*, pp. 107–108.

paragraph: "It is surprising how soon a want of care, or care wrongly directed, leads to the degeneration of a domestic race; but excepting in the case of man himself, hardly any one is so ignorant as to allow his worst animals to breed."[13] It is significant that Darwin at this point footnoted his cousin Francis Galton's famous 1865 *Macmillan's* magazine article and his book, *Hereditary Genius*, a defense of scientific human breeding: eugenics.

Darwin in the next paragraph wrote that sympathy, "the noblest part of our nature," leads men to do these racially debilitating things.[14] Bryan replied: "Can that doctrine be accepted as scientific when its author admits that we cannot apply it 'without deterioration in the noblest part of our nature'? On the contrary, civilization is measured by the moral revolt against the cruel doctrine developed by Darwin."[15]

Darwin was taken very seriously by many Progressives on the matter of charity. In her book, *The Pivot of Civilization* (1922), Margaret Sanger criticized the inherent cruelty of charity. She insisted that organized efforts to help the poor are the "surest sign that our civilization has bred, is breeding, and is perpetuating constantly increasing numbers of defectives, delinquents, and dependents."[16] Such charity must be stopped, she insisted. The fertility of the working class must be regulated in order to reduce the production of "benign imbeciles, who encourage the defective and diseased elements of humanity in their reckless and irresponsible swarming and spawning."[17] Swarming (like insects), spawning (like fish): here was marvelous zoological rhetoric from the lionized founder of Planned Parenthood. "If we must have welfare, give it to the rich, not the poor," she concluded.[18] "More children from the fit, less from the unfit: that is the chief issue of birth control."[19]

Conclusion

The author of Hebrews taught that charitable giving is a form of sacrifice that is pleasing to God. He spends no time on capital invest-

13. Charles Darwin, *The Descent of Man* (New York: Modern Library, [1871] n.d.), p. 501.

14. *Ibid.*, p. 502.

15. Bryan, *In His Image*, p. 109.

16. Margaret Sanger, *The Pivot of Civilization* (New York: Brentano's, 1922), p. 108; cited in Grant, *Grand Illusions*, p. 27.

17. Sanger, *ibid.*, p. 115; cited in Grant, *ibid.*

18. *Ibid.*, p. 96; cited in Grant, *ibid.*, p. 28.

19. Sanger, "Birth Control," *Birth Control Review* (May 1919); cited in Grant, *ibid.*, p. 27.

ment. He does not discuss charitable giving as a means of adding to social capital. Yet this is one implication of charitable giving. It reduces personal risk, for it takes care of those people who have fallen into hard times through no fault of their own.

The economist who favors the use of tax money to support the poor prefers tax-funded welfare programs to charitable giving. He also prefers this to increased per capita investment. The Bible provides no support for this view. It also does not support a society in which all of the money that would otherwise have gone to charitable purposes be invested in the stock market or some similar institution.

The Bible calls on covenant-keepers to give sacrificially, as a way to please God, to please the church, and to please our fellow men. Charity has positive effects on society as a whole. It decreases fear of the future. This frees up men to become more entrepreneurial. And more charitable.

JAMES

32

BELOW-COST WISDOM

If any of you lack wisdom, let him ask of God, that giveth to all men liberally, and upbraideth not; and it shall be given him. But let him ask in faith, nothing wavering. For he that wavereth is like a wave of the sea driven with the wind and tossed. For let not that man think that he shall receive any thing of the Lord. A double minded man is unstable in all his ways.

JAMES 1:5–8

The theocentric issue was two-fold: point two, hierarchy, and point four, sanctions.[1]

A. Wisdom Through Prayer

James announces that it is possible to obtain wisdom through prayer. The author of the book of Proverbs says that wisdom is more valuable than gold and silver (Prov. 16:16). It is superior to rubies (Prov. 8:11). "Wisdom is the principal thing; therefore get wisdom: and with all thy getting get understanding" (Prov. 4:7). Combining these announcements, we legitimately conclude that the most precious of all economic assets is available for free the asking.

This is an astounding assertion. It runs counter to the fundamental assertion of modern economics, namely, that there is no such thing as a free lunch. All of modern economics begins with the assumption of scarcity: *at zero price, there is greater demand than supply*. James says that, with respect to the most valuable of all scarce resources, scarcity can be overcome through prayer. Prayer takes time. More important,

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), chaps. 2, 3. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, [1980] 2010), chaps. 2, 3.

prayer takes faith. James goes on to say that faith is the key ingredient in successful prayer.

B. Rival Economic Assumptions

Humanistic economics begins with the assumption of scarcity. Humanistic economics does not believe in prayer as a way to overcome scarcity. It does not believe in the existence of a sovereign God who exists outside of the space-time continuum, and who intervenes in history in terms of people's prayers. To affirm such a God is to affirm a limit on the laws of nature. An economist is no more prepared to affirm this than a Darwinian scientist in any other field is prepared to admit it.

In contrast, Christian economics begins with the assumption that God is absolutely sovereign over the creation: point one of the biblical covenant.[2] Its second point, following the second principle of the biblical covenant, is that there is a hierarchy in creation: God > man > creation. God is sovereign over the creation, and covenant-keeping people are His stewards. They imitate Him as creatures. God created the world by means of wisdom. "The LORD by wisdom hath founded the earth; by understanding hath he established the heavens" (Prov. 3:19). Covenant-keepers re-create when they use wisdom to extend God's kingdom in history. They can gain God's intervention on their behalf by means of prayer. This means that, at bottom, physical scarcity is a relative limiting factor, but it is not an absolute limiting factor. Scarcity can be overcome by a specific form of appeal to God to intervene to overcome the limits of creation.

Humanistic economists are willing to admit that human creativity is a way to re-structure the creation to meet the desires of men. They see creativity in terms of man's sovereignty over nature. But they deny that there is any source of knowledge above man and outside of nature. There is no authoritative source of knowledge or creativity that is outside of the space-time continuum and not subject to it, according to humanism. Some humanistic economists may be sufficiently alert to modern epistemology to understand that Kant's noumenal realm is seen by Kantian philosophers as being a realm outside the space-time continuum, but Kantian philosophers have never identified a bridge between the two realms. The phenomenal realm of scientific causation and the noumenal realm of ethics and freedom are totally

2. Sutton, *That You May Prosper*, ch. 1. North, *Unconditional Surrender*, ch. 1.

separate. Only by such separation can philosophers preserve the ideal of human personality and human freedom from the determinism of scientific cause and effect.[3] But this separation necessarily destroys any logical bridge from ethics and freedom back into nature.[4] So, the consistent Kantian economist sees no hope in prayer as a way to gain relevant knowledge about the scarcity-bound cosmos.

The creation operates under scarcity, but it is possible to overcome these limits by a specific form of appeal to God. God intervenes in history to overcome the limits which the curse on Adam established (Gen. 3:17–19).[5] This is not to say that scarcity did not exist in the garden of Eden. It did exist. Adam was not omniscient. He could not achieve every goal simultaneously. He therefore had work to do. But scarcity in Eden was not cursed.[6] It is today. Prayer can overcome the limits of cursed scarcity because it enables the person who prays to gain access to the uniquely valuable asset: wisdom.

Because wisdom is available to covenant-keepers, those covenant-keepers who refuse to take advantage of this offer of what is a below-cost economic resource are hampering their efforts in history. They are not invoking the sovereignty of God through prayer. They are not gaining the wisdom they need at a price they can afford in order to work out their salvation with fear and trembling (Phil. 2:12).[7] They are not appealing to God to intervene in their lives and pro-

---

3. Richard Kroner, *Kant's Weltanschauung* (Chicago: University of Chicago Press, [1914] 1956).

4. Cornelius Van Til returned again and again to the dualism of post-Kantian philosophy. Here is a representative example. "On Kant's view (so largely adopted by subsequent philosophers, be it with modifications) man is utterly free as a citizen of the noumenal realm, the Real world, the world prior to the categorizing process of the mind of man, and utterly determined as a citizen of the phenomenal realm. As a citizen of the noumenal realm he cannot know himself or his fellow man. As soon as he tries to explain himself as free he has to do so by means of the categories of the phenomenal realm. He must explain himself causally and when he explains himself causally then he has explained his freedom out of existence. To be sure, there is the contingency idea which, as already noted, is one constituent element of the world of phenomena. But then when man appeals to this pure contingency in nature for an explanation of his moral freedom, he reduces his freedom to the freedom of pure chance. Thus man seeks to explain himself in terms of nature but this nature is itself explained in terms of a combination of pure fate and pure chance. The result is the purely meaningless and therefore chaos." Van Til, *A Christian Theory of Knowledge* (Phillipsburg, New Jersey: Presbyterian and Reformed, 1969), p. 313.

5. Gary North, *Sovereignty and Dominion: An Economic Commentary on Genesis*, 2nd ed. (Dallas, Georgia: Point Five Press, [1982] 2012), ch. 12.

6. Gary North, *Is the World Running Down? Crisis in the Christian Worldview* (Tyler, Texas: Institute for Christian Economics, 1988), pp. 124–26.

7. Chapter 20.

vide them with information that is not available at the same price to covenant-breakers. They are in a position to gain an advantage over covenant-breakers, because they have access to a God who intervenes on behalf of His covenant-keeping people. He is willing to provide the crucial economic asset merely on request.

James says that it is mandatory that the person who prays for divine wisdom believe that God intervenes in history to give His people wisdom on request. Without confidence in the outcome of the prayer, the person who prays is a double-minded person. "For let not that man think that he shall receive any thing of the Lord." James says a double-minded person operates at a disadvantage. He says we must be single-minded in our pursuit of wisdom.

C. Hierarchy of Priorities

Wisdom is crucial in the extension of the kingdom of God in history. Wisdom provides covenant-keepers with a hierarchy of priorities that in turn enables them to allocate scarce economic resources efficiently and ethically. "When wisdom entereth into thine heart, and knowledge is pleasant unto thy soul; Discretion shall preserve thee, understanding shall keep thee: To deliver thee from the way of the evil man, from the man that speaketh froward [fraudulent] things" (Prov. 2:10–12). Because they see how their resources should be allocated in order to extend the kingdom of God on a cost-effective basis, they are supposed to pray to God in order to receive wisdom. Not to do this would be to compete against covenant-breakers on their terms. God does not recommend that His people waste resources in their efforts to extend the kingdom of God in history. Thus, He calls upon covenant-keepers to pray in faith to Him to gain wisdom, just as Solomon prayed to Him to gain wisdom (I Kings 3:9).

When an individual adopts the hierarchy of values and therefore the hierarchy of priorities which God has for his life, and then allocates scarce economic resources to achieve these priorities, he conserves resources. This enables him to achieve priorities that are further down the list of priorities which God has for his life. He is therefore able to achieve more in his life with the resources he possesses. *This is the biblical concept of efficiency*. He should not waste resources in the vain pursuit of goals which are not on God's list of priorities for him.

Because God is willing to provide wisdom on this low-cost basis, more of it should be demanded. A fundamental law of economics is this: *at a lower price, more is demanded*. God's offer of wisdom requires

that individuals have faith in the sovereignty of God over history, and that He intervenes in history on behalf of covenant-keepers who pray to Him for wisdom. The absence of such faith is a barrier in the pursuit of wisdom. People should surrender their faith in the sovereignty of self-proclaimed autonomous man. They must also abandon their faith in the sovereignty of autonomous nature. They must adopt the fundamental principle of the biblical covenant model: the absolute sovereignty of God. If they refuse to start here, they pray as double-minded people. Double-minded people do not receive their verbal requests.

God wants His people to be single-minded people. That is, He wants them to be confident in their requests to God to intervene on their behalf in history. As they gain greater confidence in this regard, they become more effective servants. They become better able to allocate scarce economic resources in their efforts to extend the kingdom of God in history. They become more efficient. The concept of stability in decisionmaking is based on the concept of the single-minded purpose of covenant-keepers in their quest to extend the kingdom of God in history.

D. Compound Growth

In order to gain wisdom, we need wisdom. Wisdom begins, the Proverbs tell us, with faith in God. "The fear of the Lord is the beginning of wisdom: and the knowledge of the holy is understanding" (Prov. 9:10). The greater an individual's faith in God, the more wisdom he possesses. It takes wisdom to get wisdom.

In this sense, *wisdom is a positive covenant sanction*. God gives wealth to individuals and societies in order to confirm His covenant. "But thou shalt remember the Lord thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day" (Deut. 8:18).[8] This concept of *covenant confirmation through positive feedback* also applies to wisdom. A double-minded person is an unwise person. Such a person prays for wisdom, but he is unlikely to gain greater wisdom. This is because he lacks the wisdom of confident prayer.

Wisdom is ultimately a gift of God. James affirms later in this passage that all gifts come from God (1:17).[9] The gift of wisdom comes

8. Gary North, *Inheritance and Dominion: An Economic Commentary on Deuteronomy*, 2nd ed. (Dallas, Georgia: Point Five Press, [1999] 2012), ch. 22.

9. Chapter 33.

from God. It is extended in history through prayer. Praying with confidence for greater wisdom results in greater wisdom, which increases the covenant-keeper's confidence in the power of prayer. This is another case of compound growth. It is compound growth of the crucial economic asset: wisdom.

E. Competition

The author of Proverbs contrasts the fool and the wise man in terms of their attitudes toward wisdom and its benefits. The fool does mischief as if it were a game. "It is as sport to a fool to do mischief: but a man of understanding hath wisdom" (Prov. 10:23). The wise man has an advantage over the fool. He does not pursue mischief. God rewards righteousness in history (Deut. 28:1–14).[10]

The fool sees wisdom as too expensive. Its price is righteousness. He will not pay this price. "Wherefore is there a price in the hand of a fool to get wisdom, seeing he hath no heart to it?" (Prov. 17:16). The fool cuts himself off from wisdom. "Speak not in the ears of a fool: for he will despise the wisdom of thy words" (Prov. 23:9).

The covenant-keeper who pursues wisdom therefore has a competitive advantage over the fool. Through prayer, he can gain the knowledge he needs to prosper. He learns how to make decisions based on God's priorities for his life. The fool chooses foolishness, thereby forfeiting his advantage.

This points to the extension of God's kingdom in history. There is compound growth for covenant-keepers. The blessings of the covenant confirm the covenant. These blessings extend God's kingdom. In contrast, the fool squanders his advantages.

Conclusion

Single-minded prayer leads to wisdom. Wisdom gives men an ethical advantage. They can make better judgments. This was Solomon's prayer. "Give therefore thy servant an understanding heart to judge thy people, that I may discern between good and bad: for who is able to judge this thy so great a people?" (I Kings 3:9). Making better judgments means applying God's law to specific circumstances: biblical casuistry. This produces compound growth (Deut. 28:1–14).

10. North, *Inheritance and Dominion*, ch. 69.

33

MONEY AND STATUS

Let the brother of low degree rejoice in that he is exalted: But the rich, in that he is made low: because as the flower of the grass he shall pass away. For the sun is no sooner risen with a burning heat, but it withereth the grass, and the flower thereof falleth, and the grace of the fashion of it perisheth: so also shall the rich man fade away in his ways.

JAMES 1:9–11

The theocentric issue here was hierarchy: point two of the biblical covenant.[1]

A. No Favor for the Rich

One of the continuing themes in the epistle of James is that the rich tend to be favored by church leaders. He warns the rich not to take themselves or their wealth seriously, and he warns rulers within the congregation not to pay special attention to members of the congregation who are rich.

In this section of the epistle, James speaks of the poor as having been elevated. He speaks of the rich as being at the ragged edge of destruction. He speaks of the rich as grass, which is burned by the sun. A blade of grass does not survive.

James is making a point: *the temporal nature of earthly riches*. A rich man benefits from his wealth. His wealth should not persuade him that he is ethically superior to the poor man. He is not socially superior to a poor member of the congregation. A poor man may be poor

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 2. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, [1980] 2010), ch. 2.

for a specific reason relating to the kingdom of God. A poor man who is a member of the local congregation should regard himself as equal, covenantally speaking, to any rich member. The rich man should take the same attitude regarding the poor man. The issue is covenantal status: either saved or lost. All other issues are secondary or less.

B. Social Status

In what sense is the brother of low degree an exalted person? James does not say. The implication is that God has exalted every individual who has been granted adoption into the family of God.

In contrast, the rich man is made low. In what sense is he low? As a member of the congregation, he is placed on equal covenantal status with poor members. He is not to be in a position to lord it over them, based on his greater wealth. His social status within the congregation is not different from the social status of everyone else in the congregation. All have been set apart—sanctified—by the grace of God. The rich man is elevated in terms of what he can purchase. He is not elevated with respect to that which cannot be purchased: *covenantal status*. He has been made a covenant-keeper by the direct intervention of God.

Within the context of the era in which James was writing, the rich man has been made low. He has moved down from the high status that his wealth entitled him to in a covenant-breaking society. He has now joined with others who are considered outside the society around them. He has forfeited some degree of high status because of those with whom he associates. He now associates openly with people who have no money, no social status, and no future within covenant-breaking society. The rich man, by becoming a member of the church, has moved downward socially. He still has his wealth, but his social status is now lower than before. This is the price of adoption.

C. Death Swallows Status

James reminds the rich that they will die. Why was this warning necessary? Everyone knows that he is going to die. This awareness does not distinguish a rich man from the poor around him. All are all subject to death. They are all subject to the sun. The sun dries out the grass and the flower. This desiccation will be the effect of death for every member of the congregation. Rich men will fade away. But rich men have always faded away. Why should James bring up this fact at this point?

He is reminding the rich that their money will not protect them from the legacy of death. Whatever their money has accomplished within the broader community will be forgotten. Every society fades away. All but a handful of people have faded in the memory of the survivors. *There is no continuity possible in terms of one's wealth.* James is reminding them of this, so that they will not trust in that which is not trustworthy.

The poor man already knows this. He knows that he has no money. He knows that he cannot make much impact in the general society based on his wealth. He suspects that he will fade away in the memories of his descendants. He has no reason to trust in his wealth. He has so little wealth that it will do him no good in any quest for immortality. *Immortality is provided only by God, not by society.* Immortality is judicially imputed to individuals by God, not imputed by surviving members of a society.

The sun is merciless in its destruction of individual blades of grass. There is no escape from this destruction in history. Yet there is an escape eternally: regeneration. This escape is based on the promise of bodily resurrection. Money cannot buy access to bodily resurrection. Money is useless for this purpose. Rich members of the congregation and poor members of the congregation will both be resurrected to eternal life.

The brother of low degree has been exalted in terms of his eternal state. The brother of a high degree has been made low in terms of his social status within the pagan community. *Rich brother and poor brother have equal judicial status within the congregation.* Because of this fact, the pagan peers of the rich member have imputed a declining status to him. His money cannot buy him status, because his membership in an outcast organization has compromised his previous high status within the community.

Differentiations of wealth and poverty have no meaningful purpose within the congregation of the saints. This is James' message throughout this epistle. He lays the groundwork here. He says that the poor man has been exalted, and the rich man has been made low, both from the same cause: membership in the church.

The important things of this life money cannot buy. The most important thing of this life that money cannot buy is access to eternal life, which is received in history. "He that believeth on the Son hath everlasting life: and he that believeth not the Son shall not see life; but the wrath of God abideth on him" (John 3:36). The judicial status

of membership in God's family is imputed in history. This judicial status carries across the barrier of death into eternity. The imputation of Christ's perfection, which includes His death, resurrection, and ascension to the right hand of God, becomes a lawful possession of covenant-keepers in general. This is the inheritance that really matters. So, social differentiation based on the possession of money and the things that money can buy is dismissed by James as irrelevant. This puts money in its place. This puts Mammon in his place.

James is dealing with a problem that has plagued the church throughout its history. Church leaders have given favorable status to wealthy people, and they have relegated the poor to the fringes of the church. James' point is that *the rich within the church have been relegated to the fringes by the society outside the church*. He is saying that all members of the church should be granted equal status based on their membership. This is a form of radical equality.

It is not a form of economic equality. There is no suggestion in this epistle that the rich should give all their goods to members of the church who are poor. There is not to be economic equality within a local congregation. There is not to be economic equality across all congregations. There is *equal judicial status with respect to access to the sacraments*. This is the supreme equality in life. It implies radical inequality between covenant-keepers and covenant-breakers. The Bible does not teach equality. It teaches radical inequality between saved and lost. This is the inequality that matters most.

Conclusion

James distrusted the rich. He distrusted them because he believes they have an exalted opinion of themselves. He does not share this opinion. The rich man may regard himself as something special. James reminded him that he is no more special than a blade of grass in the hot sun. He will wither, and those around him will wither.

Money is related to temporal life. It is related to flesh and blood. It should not be trusted, James said, any more than grass should trust in itself to avoid the effect of a burning sun on it. Rich men should come to grips with the reality of their own mortality.

34

PROPERTY AND COMMON GRACE

Every good gift and every perfect gift is from above, and cometh down from the Father of lights, with whom is no variableness, neither shadow of turning.

JAMES 1:17

The theocentric issue here is two-fold: hierarchy and sanctions, points two and four of the biblical covenant.[1]

A. Gifts from God

This verse teaches that all of the benefits that we receive in life come from God. This affirms categorically that God is the source of all economic increase. He is the source of *original capital*; He is the source of capital's output; He is the source of *profitability*. There is nothing of benefit that anyone receives that has not come from God.

This position establishes beyond all shadow of a doubt the principle of cosmic personalism.[2] Free market economists speak of markets as being impersonal. In the sense of market prices as not being the result of systematic manipulation, it is legitimate to speak of markets as impersonal. The common textbook example of an impersonal market is the wheat market. The price of a specific quality of wheat is set by supply and demand. No producer can change the price of wheat; no customer can change the price of wheat. The economist argues that wheat is allocated by personal bids to buy and sell, but that no single

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), chaps 2, 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), chaps. 2, 4.

2. Gary North, *Sovereignty and Dominion: An Economic Commentary on Genesis* (Dallas, Georgia: Point Five Press, [1982] 2012), ch. 1.

bid has any measurable effect on its price. The price is therefore seen as impersonal.

James does not deny that God operates through social and cosmic forces that cannot be manipulated by individuals. Our universe therefore appears to be impersonal. It is not. This includes the free-market social order. *The free-market social order is a benefit that comes from God*. So are specific markets. The fact that prices on a particular market are not influenced visibly by the direct intervention of God does not mean that the comprehensive system which delivers our food to us is not part of the overall common grace of God.[3] Furthermore, these benefits place the recipients in a position of debt to God. Those who benefit from these social and economic systems act as stewards of God. Those to whom much is given have a greater responsibility than those to whom less is given (Luke 12:47–48).[4]

B. Ownership and Responsibility

Christian economics rests on the doctrine of God's creation of the world out of nothing. It also rests on the idea of God's grant of ownership to Adam as the legal representative of all mankind. This principle of stewardship, meaning hierarchical responsibility, in turn establishes the legitimacy of private property. Stewardship is a four-way system of administration: upward to God, outward to men (who are made in the image of God), downward toward the creation, and inward toward individual achievement. Ownership is never autonomous. It is always covenantal.

1. Free Gifts Are Not Free

By insisting that all good gifts are from God, James affirms the reality of the Bible's concept of stewardship. Property does not come from the civil government; therefore, all socialist economics is incorrect. Property does not come from individual action and original creativity; therefore, all humanistic free market economics is incorrect. *All property comes from God*. Christian economics begins with the assumption of *methodological covenantalism*. It does not begin with socialism's principle of methodological holism. It also does not begin with humanistic, free market economics' assumption of methodological individualism.

---

3. Gary North, *Dominion and Common Grace: The Biblical Basis of Progress* (Tyler, Texas: Institute for Christian Economics, 1987).

4. Gary North, *Treasure and Dominion: An Economic Commentary on Luke*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 28.

James in this passage says that the source of all gifts is God. This passage, when interpreted in terms of other passages relating to the system of stewardship that God established with Adam, enables us to understand the origin of private property. God gives specific people assets of many kinds. These are true gifts. They have been paid for by the sacrifice of Jesus Christ at Calvary. They are not earned by the recipients. However much men pay back to God through their tithes, offerings, and lifelong service to God, all men except Jesus Christ remain in a debt relationship to God (Matt. 18:23–35).[5] We can speak of free gifts in the sense that the recipients were not entitled to them in any legal or moral sense. Whatever they have received from God is more than they deserve. This is a legitimate meaning of the concept of the free gift. But no free gift, so defined, comes without responsibilities. The responsibilities are to God, but they are also to the creation generally.

2. No Free Lunches

Property is a social institution. It is not held autonomously. It is not held apart from legal and moral liabilities. The fundamental legal and moral liability is to God, who is the source of all gifts. There is also representative liability: liability to those who represent God in history. This includes our neighbors. It includes the created realm itself. God publicly established an ecological covenant with Noah (Gen. 9:1–3).[6] This covenant was a recapitulation of God's original covenant with Adam, who was assigned the task of dressing and defending the garden of Eden.

When we speak of something as being owed, we speak of a debt. This debt is always to God. The free market economist insists, "There are no free lunches." So does the Christian economist, but he means it in a different way. He is not speaking merely of scarcity. He is speaking of covenantal judicial obligations. There are no gifts from God that are not accompanied by personal responsibility for the covenantally faithful allocation of the gifts. These gifts must be paid for. *The ultimate payment for these gifts was made by Jesus Christ at Calvary*.

There is also a secondary payment for the gifts: personal obligation before God to allocate the gifts in such a way that they extend the kingdom of God in history. Jesus in His parable of the talents

5. Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 37.

6. North, *Sovereignty and Dominion*, ch. 19.

presents this system of responsibility as clearly as anything in the history of economics (Matt. 25:14–30).[7] Men will be judged by God at the final judgment in terms of their performance in *multiplying the gifts of capital* that they received from God. There will be a day of reckoning. We correctly see this as a day of accounting.

James begins with the assumption of God's grant of ownership to individuals and also to institutions. Covenant-keepers are not autonomous. They are part of an integrated system of covenantal authority. They have responsibilities to others. By grounding all ownership in God's grant of property rights, James is asserting the authority of the church in history. This is why his epistle continually returns to the theme of wealth and poverty within the church. The church does have legitimate economic responsibilities. Members of the church also have individual responsibilities to the church. There is no trace of autonomy in his epistle.

C. Ownership and Common Grace

James does not say that gifts to covenant-keepers are from God, but gifts to covenant-breakers come from another source. He says that all gifts come from God. This fact reinforces the principle of common grace. God gives gifts to the wheat and also to the tares, all of whom live in the same field (Matt. 13:24–30).[8] This establishes the judicial principle that *covenant-breakers are in debt to God. This means that they owe service to God*. They are required by God to extend His kingdom in history. If they refuse to do this, they come under His condemnation. This condemnation extends to history and eternity.

To argue that God's gifts to covenant-breakers do not establish definite legal and moral obligations to God would be to deny the principle that Jesus taught in his parable of the talents. The man who received a talent and buried it came under condemnation at the return of the owner. This is the principle that all men must give an account of their stewardship at the final judgment. But the Bible also speaks of responsibility on earth and in time. There are blessings and cursings on earth and in time (Lev. 26; Deut. 28). The kingdom of God is to be extended on earth and in time. The blessings are received on earth and in time.

Any attempt to use the doctrine of common grace to let covenant-breakers off the hook with respect to the administration of the

7. North, *Priorities and Dominion*, ch. 47.

8. North, *Priorities and Dominion*, ch. 29.

gifts that they receive from God is an attempt to separate history from eternity. It is an attempt to reduce the responsibility of covenant-breakers to God in history. Because the gifts are received in history, responsibility is established in history. Because the gifts are administered in history, the blessings and cursings that are associated with these gifts are also imposed by God in history. The final judgment is not a total discontinuity from the preliminary judgments that God brings in history.

This verse establishes a fundamental principle of ownership: *men do not possess any blessing autonomously*. They are not the source of their own blessings. The biblical principle that blessings derive from God establishes the principle of the sovereignty of God over history. *The source of blessings in history is the God of a society*. James says that God is the source of all blessings in history. Therefore, He is the God of every society in history. Any society that rejects the idea that God is the source of all of its blessings is in rebellion against God. Members of the society can therefore expect the negative sanctions of God in history. God is not mocked.[9] He visits the iniquity of the fathers on the third and fourth generation (Ex. 20:5).[10] He does not forget.

The biblical doctrine of common grace affirms the principle that all gifts are from God, and therefore all men are responsible to God for the covenantally faithful administration of all of their gifts. *The biblical doctrine of common grace rests on a concept of predictable sanctions in history*. God as the Redeemer does not treat covenant-breaking societies differently from the way that He treats covenant-keeping societies. Also, God as the Creator does not treat covenant-breaking societies differently from the way that He treats covenant-keeping societies. Any attempt to differentiate *God as Creator* from *God as Redeemer* flies in the face of James' principle here, namely, that God is the source of all blessings in history. The moment we accept this principle, we are supposed to accept the parallel principle that more is expected from those who receive much from God than from those who receive less from God (Luke 12:47–48). God is the source of all gifts in his capacity as Creator. This passage in no way indicates that God is the source only of gifts to covenant-keepers in his office as Redeemer. There is no source of gifts in history other than God. There is therefore no escape from the covenantal obligations of ownership.

9. "Be not deceived; God is not mocked: for whatsoever a man soweth, that shall he also reap" (Gal. 6:7).

10. Gary North, *Authority and Dominion: An Economic Commentary on Exodus* (Dallas, Georgia: Point Five Press, 2012), Part 2, *Decalogue and Dominion* (1986), ch. 22.

Conclusion

James said that all gifts come from God. This reinforces the biblical principle of stewardship. These gifts establish legal liability and personal responsibility. All men owe everything to God, as the Creator and sustainer of life. They are under a covenant to God.

This verse affirms common grace. God grants gifts to covenant-breakers. Covenant-breakers did not earn the right to these gifts. As recipients, they are under God and in debt to God.

This verse denies man's autonomy. It therefore denies both socialism and libertarianism. Man holds property by covenant, not by grant of state authority, and not by self-creation or self-ownership.

35

CLOTHES DO NOT MAKE THE COVENANT MAN

My brethren, have not the faith of our Lord Jesus Christ, the Lord of glory, with respect of persons. For if there come unto your assembly a man with a gold ring, in goodly apparel, and there come in also a poor man in vile raiment; And ye have respect to him that weareth the gay clothing, and say unto him, Sit thou here in a good place; and say to the poor, Stand thou there, or sit here under my footstool: Are ye not then partial in yourselves, and are become judges of evil thoughts? Hearken, my beloved brethren, Hath not God chosen the poor of this world rich in faith, and heirs of the kingdom which he hath promised to them that love him? But ye have despised the poor. Do not rich men oppress you, and draw you before the judgment seats? Do not they blaspheme that worthy name by the which ye are called?

JAMES 2:1–7

The theocentric principle here is sanctions: point four of the biblical covenant.[1]

A. No Judicial Respect for Persons

Here, James applies a judicial principle from the Mosaic law: *no judicial respect for persons*. "Thou shalt not wrest judgment; thou shalt not respect persons, neither take a gift: for a gift doth blind the eyes of the wise, and pervert the words of the righteous" (Deut. 16:19).[2] This law governed all of Israel's judges, civil and ecclesiastical, when they presided over legal cases. A judge was not allowed to bend the law in

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

2. Gary North, *Inheritance and Dominion: An Economic Commentary on Deuteronomy*, 2nd ed. (Dallas, Georgia: Point Five Press, [1999] 2012), ch. 40.

order to benefit either a rich man or a poor man in a dispute. "Ye shall do no unrighteousness in judgment: thou shalt not respect the person of the poor, nor honour the person of the mighty: but in righteousness shalt thou judge thy neighbour" (Lev. 19:15).[3] The Mosaic law had authority over all men living inside the boundaries of Israel. God mandated that His law would be honored rather than individuals.

B. Discrimination by Class

James takes this principle and applies it to the affairs of the local congregation. This application does not refer to court situations. It refers to social discrimination based on class position. Class in this sense refers to economic position. There are also status differences, such as family name, cultural background, national origin, or racial background. Status distinctions are not under consideration here. The issue here is wealth. One individual has a great wealth; another individual has very little wealth. One individual comes dressed in expensive clothing; the other individual comes dressed in poor clothing. There is a visible distinction between them: the quality of their clothing.

James warns that someone whose assignment is to seat people in the congregation must not seat people according to their wealth. He is not to seat the rich man in what would be perceived as a place of honor. Culturally, these distinctions can be played out in various ways. In some societies, a seat in the front row of the church would be considered an honor. In other societies, people avoid sitting in the front row, preferring to be farther back in the room. But, in most churches through the centuries, there has been preferential seating. James is saying that access to all seats should be on some basis other than perceived wealth. A familiar basis is *first come, first served*. He who arrives at church earlier is to be taken to whatever seat is available, irrespective of his status.

In modern times, the individual chooses from among empty seats where he will sit. As late as 1900, it was common in Protestant churches to set aside certain rows of pews for annual purchase. A family would pay to have access to a particular pew. Prices varied in terms of perceived value. A person who was willing to spend more for a particular pew believed that he was buying a place of honor. James would have opposed such a pricing system. While it was not the same as having someone in authority guide an individual to a seat of honor,

3. Gary North, *Boundaries and Dominion: An Economic Commentary on Leviticus*, 2nd ed. (Dallas, Georgia: Point Five Press, [1994] 2012), ch. 14.

it was unquestionably a way of respecting persons. The difference was, in contrast to the practice in James' day, the churches sold seats of high honor and kept the money. It was an *auction system* rather than an allocation system based on perceived wealth.

Both systems promote favoritism for the wealthy. The difference is, the American system of selling pews allowed the church to gain additional revenue immediately. The system in James' day was more indirect. Someone in authority in the local congregation sent down word to whoever was in charge of seating people that rich people were to be given the best seats, however "best" was defined. The church was courting favor with rich members. The church did not profit directly from this discrimination, but there is no question that church leaders expected the church to profit indirectly because of this favoritism.

C. Rich in Faith

James moves the discussion to the issue of faithfulness. He speaks of the poor as rich in faith. He speaks of them as heirs of the kingdom, which is promised to all those who love God. This is the great inheritance in history and eternity. The adopted sons of God are heirs of God. This inheritance is made manifest by membership in the church. Yet, within the church, the seating arrangements revealed differentiation with respect to the inheritance. Rich members were seated in the best seats. However the congregation defined "best seats," the church was testifying to a differentiation of inheritance in eternity.

1. Beyond the Grave

James understood the principle of continuity. There is continuity between covenant-keeping in history and covenantkeeping in eternity. There is continuity based on God's grace in history and eternity. It is a continuity of inheritance. Eternal life is granted in history (John 3:36), yet it is inherited comprehensively only at the final judgment.

By showing respect to persons with respect to seating, rulers of the church were asserting their ability to discern *comparative inheritances beyond the grave*. James says that poor men are rich in faith. Poor men are inheritors of the kingdom. So, James concludes, differences in outward appearance with respect to clothing count for nothing in evaluating the comparative inheritances in eternity. If this is the case, James concludes, church leaders should not differentiate with respect to seating arrangements.

2. First Come, First Served

James does not tell the person in charge of seating that he should attempt to evaluate comparative inheritances beyond the grave. He is not to show respect for persons. The obvious way to avoid making such judgments is to allow those who arrive first to sit wherever they choose. There is a premium on early arrival rather than money spent on clothing.

James does not specifically cite the principle of first come, first served. But this principle is almost universally implemented whenever access to any scarce resource is not based on either favoritism by the owner or the free market principle of high bid wins. If people are not granted access to property based on competitive bidding in the marketplace, nor based on personal favoritism shown by those who have authority over allocation, then the principle of first come, first served is easy to implement. No one objects. Easy implementation counts for a great deal.

The English Baptist preacher, Charles Spurgeon, who preached in the late nineteenth century, was so popular that the church would fill up rapidly hours before the service. Spurgeon's church adopted the principle of handing out tickets to non-members. If you received a ticket, you were guaranteed access to the sanctuary during the service. This kept people from wasting time by standing in line. Yet, even here, there had to be some rule for gaining access to the tickets, other than high bid wins. That principle could not be the quality of apparel. However access is granted, James' governing principle here is that the allocation of seats should not be based on wealth.

James does not say that poor members of the congregation deserve access to preferred seating based on their poverty. He is not hinting that poor people have a superior claim to privileged seats. He compares poor people in the congregation to heirs of the kingdom. They have been singled out by God to receive the supreme blessing: adoption into the family of God. Their right to access is based on their covenantal position, not their poverty.

D. Rich Oppressors

Not only does he praise poor men as being rich in faith and heirs to the kingdom, he criticizes rich men for oppression. Oppression is specific in the Bible: it has to do with corrupt judgment based on respect shown to persons.[4] This is the issue he raises here with respect

4. North, *Authority and Dominion*, Part 3, *Tools of Dominion* (1990), ch. 48.

to seating arrangements. He says that rich people oppress church members and drag them before their judgment seats. In other words, rich people misuse the civil courts in order to steal that which, under biblical law, would have belonged to poor men.

James is not speaking here of rich men who belong to the congregation. If that were his concern, he would instruct leaders of the church to bring charges against them. He has in mind the class position of rich members. They share their *class position* with covenant-breakers who are unjust judges, who seek to oppress the poor. He compares rich people in the congregation with their covenant-breaking peers. He says that people in the church should not favor rich people in general, because rich people in general use the civil courts to oppress poor people in general.

Because leaders in the church were giving access to the preferred seats based on the class position of the wealthy, James reminds them that this class position is based on judicial discrimination outside the church. *Rich people are oppressors*. He implies that poor people rarely are, not because they are righteous, but because high civil office is not theirs. Therefore, the trappings of wealth should guarantee no one access to preferred seating.

James was hostile to the rich in general. Jesus was also hostile to the rich in general. He said that few of them will enter the kingdom of God (Matt. 19:24).[5] This is another way of saying that God, in His infinite wisdom, does not often grant special grace to rich people. *God discriminates against rich people*. James does not say that the church should also discriminate against rich people. He does not say that the church should discriminate at all. He says that the church should honor the principle of the Mosaic law: *no respect of persons*.

Leaders in the church are not to create social benefits out of nothing, such as preferential seating, and then allocate these benefits to the rich, merely because they are rich. James points out that *the rich in general are morally corrupt*. So, in allocating access to the best seats based on the quality of a person's apparel, rulers in the church make a serious mistake. They judge the outward man as if money testified to covenantal faithfulness. Jesus said that money testifies against a person's covenant status as an heir to the kingdom of God in history and eternity.

James does not tell church leaders to seat people in fine clothing under a footstool. Instead, he tells them to avoid respecting persons.

5. Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 38.

Therefore, no one is to be given preferential seating. The whole concept of preferential seating must collapse whenever this principle of seating is honored. If a poor man in poor clothing has lawful access to preferential seating, then there is no such thing as preferential seating. That was James' goal. What he is criticizing is preference. He understands fully that if access to specific seats is not automatically given to people with wealth, then specific seats will not be identified with superior wealth. Access is more likely to be based on people's willingness to get up early, get ready for church rapidly, and show up at church early. This is not a matter of wealth. It is not a matter of status. It is a matter of punctuality.

James does not say that a man should not spend money on expensive clothing. If a man is rich, he is legally authorized to do whatever he wants with that which he owns. Jesus taught this in His parable of the husbandman who hires people all day long to work in his field, and then pays them the same total wage—a daily wage agreed upon in advance. When those who arrived early and worked all day complained that they were being discriminated against, the husbandman asked two rhetorical questions. "Is it not lawful for me to do what I will with mine own? Is thine eye evil, because I am good" (Matt. 20:15)?[6] This parable was designed to teach the sovereignty of God in electing some to eternal life. God gets to do whatever He wants with whatever is His.

Conclusion

There is a tendency for those in positions of authority to favor those with great wealth. This tendency undermines the legal order, for covenants are established by oath-bound promises rather than economic production. It also undermines the church as an independent covenantal institution. The free market principle of high bid wins has no place in covenantal institutions: church, state, or family.

James warns against a visible manifestation of this anti-covenantal practice: seating members in terms of the marks of class position: clothing. He identifies regenerate poor people as recipients of God's inheritance. He identifies regenerate rich people as social peers of covenant-breaking oppressors. The special grace of regeneration is presumed to link all oath-bound members. The common grace of wealth divides them. Seating in church should reflect special grace—either past, in the case of members, or prospective, in the case of visitors.

6. North, *Priorities and Dominion*, ch. 40.

36

THE ORIGIN OF WAR

> *From whence come wars and fightings among you? come they not hence, even of your lusts that war in your members? Ye lust, and have not: ye kill, and desire to have, and cannot obtain: ye fight and war, yet ye have not, because ye ask not. Ye ask, and receive not, because ye ask amiss, that ye may consume it upon your lusts.*
>
> JAMES 4:1–3

The theocentric issue here was sanctions: point four of the biblical covenant.[1]

A. War and Lust

In this passage, James sets forth a universal rule regarding the origin of war: lusts in the hearts of men. He writes this letter to covenant-keepers. If wars come from their hearts, which are set upon the lusts of the flesh, how much more do wars come from this cause in covenant-breaking societies?

Is this passage to be taken literally? If it is taken literally, does this indicate that in local congregations, members were literally killing each other? No. Within the congregations, covenant-keepers were in conflict with each other.

> Ye have heard that it was said by them of old time, Thou shalt not kill; and whosoever shall kill shall be in danger of the judgment: But I say unto you, That whosoever is angry with his brother without a cause shall be in danger of the judgment: and whosoever shall say to his brother, Raca,

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

> shall be in danger of the council: but whosoever shall say, Thou fool, shall be in danger of hell fire (Matt. 5:21–22).

What was the problem? James says that *the motivation was the desire to gain more benefits than God had granted*. This desire, when extended broadly into covenant-breaking society, produces warfare. It produces killings. In earlier eras, tribal warfare and clan warfare were common. In today's society, gang wars are common. Oath-bound criminal societies act as though they were civil governments. They execute opponents. They execute members who break the oath.

B. Unfulfilled Lusts: Covetousness

James says that men desire to obtain that which God has not provided, and because they do not obtain these things, they are in conflict with each other. He then says that the reason that the recipients of his letter do not gain the things that they want is because they do not ask for these things. The obvious context for this statement is prayer. Covenant-keepers could obtain the things that they pray for, but because they do not pray for these things, they wind up in conflict with other covenant-keepers. This is a strong condemnation of the sin of covetousness within the Christian community.

James throughout this epistle calls the lust for wealth a great evil. He believes that the attention given by all members of the congregation to differences in wealth is a perverse activity. He is hostile to the idea that differences in wealth should motivate people to pursue wealth in an unbounded way. This passage is consistent with what he says elsewhere in the epistle.

James' concern is that covenant-keepers are not keeping wealth in the proper perspective. It has become an idol within the church. If it is an idol within the church, then certainly it is an idol outside the church. If it is an unjustifiable lust within the camp of the faithful, then it is surely an unjustifiable lust outside the camp.

C. The Power of Prayer

Why does he say that covenant-keepers can and should pray for the things that they wish to possess? He has said earlier that someone who prays without confidence that God will answer his prayer is a double-minded person.[2] He recommends that covenant-keepers pray in expectation that God will give them what they pray for.

2. Chapter 32.

This raises a question which has bothered Christians from the days of Jesus. Jesus said the same thing. Jesus said that the prayers of the faithful can move mountains.[3] Seek and ye shall find, He said.[4] Ask, and it shall be opened unto you, He affirmed. Yet we know from experience that our prayers often do not result as we had hoped. The answer is consistently *no;* when it is not *no*, it is very often *wait patiently and see*.

James is not promising something that Jesus had not promised earlier. He is reaffirming what Jesus said. But, if men do not receive the things that they pray for, how can this reduce the amount of conflict within the congregation? The answer is that men must learn to ask for those things in their lives that they want to possess for the purpose of *extending the kingdom of God in history*. This is always the focus of wealth within a covenant-keeping society. "But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you" (Matt. 6:33).[5] *This is the promise of the New Testament*.

The success indicators of this life are a snare and a delusion, Jesus warned. This is encapsulated in his phrase: "For what is a man profited, if he shall gain the whole world, and lose his own soul? or what shall a man give in exchange for his soul" (Matt. 16:26)?[6] Jesus' point was this: if men serve Mammon, they cannot serve God.[7] If men pursue the promise of Mammon—more for me in history—then they will find themselves abandoned by God on the day of judgment. That is because they have spent their lives pursuing the promise of Mammon.

The focus of Jesus' concern was the kingdom of God. This focus does not change in the epistle of James. It is the common focus throughout the New Testament. *Wealth was not dismissed as illegitimate by any of the New Testament writers*. Wealth is described as a snare and a delusion whenever it is considered apart from the kingdom of God

3. "Then came the disciples to Jesus apart, and said, Why could not we cast him out? And Jesus said unto them, Because of your unbelief: for verily I say unto you, If ye have faith as a grain of mustard seed, ye shall say unto this mountain, Remove hence to yonder place; and it shall remove; and nothing shall be impossible unto you" (Matt. 17:19–20).

4. "Ask, and it shall be given you; seek, and ye shall find; knock, and it shall be opened unto you" (Matt. 7:7).

5. Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 15.

6. *Ibid*., ch. 35.

7. "No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon" (Matt. 6:24). *Ibid*., ch. 14.

in history. The New Testament's concept of success is the pursuit of the kingdom of God in history. The very pursuit of the kingdom indicates the transition from wrath to grace. This is the great benefit of regeneration. This is special grace. The New Testament's concept of success is not the attainment of the success indicators of this world. In fact, the pursuit of the success indicators, apart from the pursuit of the kingdom of God, is the essence of the worship of Mammon.

James says specifically that people are not to ask for this. In other words, they ask for the wrong things in life. They pursue success indicators in order that they may increase their consumption. They are attempting to match their income with their lusts. The economist intervenes at this point to point out that the lusts of men are beyond known limits (but not "infinite"). Their ability to fulfill all of their lusts is limited because of scarcity. So, the economist affirms, the pursuit of consumption will always hit limits.

James understood this fundamental principle of economics. The whole idea of lust is that it cannot be satiated. It is that terrible curse: "The more you get, the more you want." *This is the essence of addiction*. It is the essence of the pursuit of Mammon. This is what the entire New Testament warns against.

It is legitimate to pursue wealth as a tool of dominion. The areas of life that are still not completely reclaimed by the people of God in the name of God by the grace of God are beyond known limits. We do not achieve perfection in history. We are always at war within us against the consequences of sin. In this sense, we have scarce resources and an infinite task. So, there will always be a need in every covenant-keeper's life for more money.

D. Self-Discipline

There is also a need for more self-discipline. Within the context of the New Testament, it is more important to have self-discipline than it is to have money. This was equally true in the Old Testament. Man's primary problem is not economic scarcity; man's primary problem is sin. This problem begins in the human heart. The consequences of this are war and conflict. There is no better, no shorter, no more effective statement of this biblical principle than what we find in this passage.

Self-discipline under God in terms of God's Bible-revealed law is the essence of progressive sanctification. This is what Paul meant when he said that he pressed on toward the high calling of the mark of God (I Cor. 9:24). This is what he meant when he said that he ran

the good race (Phil. 3:14).[8] In running the good race, some people need additional economic resources. Men need the division of labor to help them achieve their goal. "Two are better than one; because they have a good reward for their labour. For if they fall, the one will lift up his fellow: but woe to him that is alone when he falleth; for he hath not another to help him up" (Eccl. 4:9–10).[9] The basis of the expansion of the division of labor is increased capital per capita. This was Adam Smith's great insight in *Wealth of Nations* (1776).

We cannot find a Bible verse that says the following: in order to increase per capita output, society needs increased per capita investment. The Bible does say that private property is to be defended, covetousness is to be avoided, lusts of the flesh are to be spurned, charity is to be practiced extensively, the tithe is to be paid to the local congregation, and one day a week is to be set aside for rest.

What we find in history is that societies that observe these principles are also marked by increased thrift and greater per capita output. This is also true of groups such as monastic orders. The monks of the Middle Ages took vows of poverty, but when they were members of monastic orders that emphasized hard work as a way achieving self-discipline, they became richer than most other members of society. This is because they worked hard, consumed little, sold their goods into a free market, made profits on every sale, and reinvested the profits in the tools of production. So, monastic orders that had been structured in terms of the vows of individual poverty wound up becoming enormously wealthy organizations within medieval society. In this sense, the monastic orders pointed to the modern world. They pointed to the productivity involved in reinvested profits, reduced consumption, and attention to the details of production.

Whenever a society adopts as morally binding the recommendation of James in this passage, it will become richer over time. The attitude that James recommends, which is based on the self-discipline of avoiding covetousness, and the refusal to pursue the lusts of the flesh, over time produces a society marked by greater investment per capita, increased output per capita, and therefore increased wealth and income per capita. This is another way of saying that whenever men honor the ethical terms of God's three institutional covenants, they find that they are the recipients of positive sanctions. This is what

8. Chapter 21.

9. Gary North, *Autonomy and Stagnation: An Economic Commentary on Ecclesiastes* (Dallas, Georgia: Point Five Press, 2012), ch. 14.

Moses told the generation of the inheritance in the wilderness. He said that God brings positive sanctions in history as a means of confirming his covenant with his people. "But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day" (Deut. 8:18).[10] The problem is, Moses warned, individuals then conclude that the power of their hands gave them their wealth (Deut. 8:17).[11] This is an ethical temptation, Moses warned, and the result of it in the long run his rebellion against God. When men revolt against God as a society, God will eventually remove the positive sanctions, and will replace them with negative sanctions (Deut. 8:19–20).[12] This is what he did with the Canaanites. This is what he did to the Egyptians. This is the way the world works.

E. The Promises of Mammon

Jesus warned men not pursue the promises of Mammon. He warned them that it is their obligation to pursue the promises of God. The promise of God is clear: seek ye first the kingdom of God and His righteousness, and all these things shall be added unto you.

James is applying this principle. He warns men that they are subject to wars and confrontations because they are serving Mammon. He does not identify Mammon, but he identifies the common goals of Mammon, especially *the pursuit of individual self-indulgence*. This is not to say that the pursuit of individual self-interest, within a general moral framework of private property, personal responsibility, and future-orientation cannot produce increased wealth. This can produce increased wealth, which is why Moses warned that men should not look upon their increased wealth and attribute it to the power of their own hands. The same causes will produce the same effects. Whenever covenant-breakers adopt the attitude of covenant-keepers with respect to thrift, future-orientation, private property, attention to the details of production, and all of the other mental attitudes that we call the Protestant ethic, they will get richer. But this wealth will rebound against them, either in history or in eternity.

10. Gary North, *Inheritance and Dominion: An Economic Commentary on Deuteronomy*, 2nd ed. (Dallas, Georgia: Point Five Press, [1999] 2012), ch. 22.

11. *Ibid.*, ch. 21.

12. *Ibid.*, ch. 23.

Conclusion

This passage warns us that conflict begins within. It begins with the desire to own more than is suitable for us as customers. James is not hostile to wealth as such. He is hostile to wealth that is accumulated to serve the lusts of men. When it serves men's desire to consume, it threatens to become addictive. From that addiction comes covetousness, and from covetousness comes conflict and war.

37

AFFIRMING GOD'S SOVEREIGNTY

> *Go to now, ye that say, To day or to morrow we will go into such a city, and continue there a year, and buy and sell, and get gain: Whereas ye know not what shall be on the morrow. For what is your life? It is even a vapour, that appeareth for a little time, and then vanisheth away. For that ye ought to say, If the Lord will, we shall live, and do this, or that.*
>
> JAMES 4:13–15

The theocentric issue here was the sovereignty of God: point one of the biblical covenant.[1]

A. The Sovereignty of God

This passage is not generally recognized as being a premier passage in defense of the doctrine of the absolute sovereignty of God, yet it is probably more practical in defense of this doctrine than any other passage in the Bible. It is not speaking about some broad theological principle. It is speaking about how we should regard the outcome of our daily activities. James goes so far as to say that *an individual should verbally affirm his complete dependence on God for the day-to-day activities of his life*. He says that when an individual says that he will do this or that the next day, he should add: "if it is the Lord's will."

For someone who converses among covenant-breaking peers, this language is peculiar. For someone outside God's covenantal community, such an observation or qualification to a simple statement about what a person intends to do the next day, would be regarded as ex-

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 1. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 1.

ceptional. We might even say that it would be regarded as eccentric. When someone says that he is going to do this or that the next day, the person he is speaking with does not expect a verbal affirmation of the sovereignty of God. He might expect such a verbal affirmation coming from a soldier whose unit is under fire, who volunteers to get through enemy lines to get a report to headquarters. Under these circumstances, an affirmation that the person expects to achieve his goal, subject to the intervention of God, is plausible. His colleagues in the field can understand why a person would appeal to divine sovereignty as the basis of his ability to get through enemy lines. But it is not considered normal for an individual to make such a qualification regarding whether or not he will go to the store the next day. Yet, in terms of the Bible' explanation of causation, each expectation is equally dependent on the sovereignty of God for its completion.

B. A Business Trip

James uses as his example a business trip to a distant city. The individual says that he will leave the next day and be gone for a year. He is going there to buy and sell and make a profit. James adds that such an incomplete verbal affirmation of one's plans is not prudent. He says that an individual does not know what is going to happen the next day. Why should someone announce to his compatriots that he is going on an extended journey in order to make a profit? There are too many pitfalls in this life for anyone to make a broad prediction about what he is going to do and achieve over the following year. There are too many variables.

James uses as his example a year-long business trip. Such a trip involves extensive planning. For someone to leave his home for a distant city as part of a business venture is abnormal. Such a journey would be made only by someone who is fully committed to his business. This means departing for a considerable period of time. An individual must make extensive plans in order to achieve success in a project as long term as this one. James says the individual should make it clear to his listeners that such planning is subject to many revisions. This is why he is supposed to affirm the sovereignty of God in discussing his plans.

James does not criticize an individual for making plans to conduct business in a distant location in search of gain. He understands that an individual would not make the distant journey, and pay for lodging and food in a distant city, unless the person had a very big project

in mind. This project is expected to generate considerable income. In other sections of his epistle, James is critical of people who possess great wealth. He sees them as oppressors. But he is *not* critical of the *activities* by which a businessman seeks wealth. He is well aware of the sacrifices that the businessman must make in order to be successful on the road. He reminds the individual not to be overconfident about his abilities to generate a profit under such circumstances. He calls the individual's attention to the doctrine of the sovereignty of God. God may reward the man's business endeavor. God may choose not to reward it. God may even kill him in the interim.

James does not say that the person might have an accident. He says that an individual cannot know what is going to happen to him, in contrast to God's knowledge of the future. *There are no accidents for God*.

The typical person is well aware of this. He knows from experience that life is a series of speed bumps and detours. Yet James says that covenant-keepers must offer verbal reminders regarding the problematic character of their immediate plans. So committed should a covenant-keeper be in affirming a universe in which the sovereignty of God is the crucial factor that he should intersperse his everyday language regarding what his plans are with verbal affirmations of the sovereignty of God. James is well aware that such affirmations are not common in daily speech. For someone to add these comments is for him to identify himself as a follower of a religion that believes in the sovereignty of God. Most religions do not believe this.

C. Life Is a Vapor

James speaks of human life as a vapor. "For what is your life? It is even a vapour, that appeareth for a little time, and then vanisheth away." Life is short. People come and go. They are intensely important to themselves and somewhat important to those around them. But those around them are vapors, too. Life is a mutual admiration society or a mutual detestation society of vapors.

A vapor has few traces when it appears and none after it departs. *Most of what most men do in history leaves no visible traces*. The number of people who gain as much as a footnote in history is incredibly small. This may change a little with modern Internet technology. Billions of people will leave traces somewhere in cyberspace. Occasionally, a researcher using a search engine while looking for something completely different may stumble upon a link to a record testifying to a

person's existence. He will not click the link except by mistake. He will leave any Web page that does not relate directly to his search or else catch his interest. The fact that there is a digital record of something that a person has done in no way guarantees that the general public will ever acknowledge his existence or be aware of whatever it was that he did. As far as the world is concerned, he was a vapor.

Biblically speaking, covenant-keepers know that everything a man does leaves a permanent record. Jesus said: "But I say unto you, That every idle word that men shall speak, they shall give account thereof in the day of judgment. For by thy words thou shalt be justified, and by thy words thou shalt be condemned" (Matt. 12:36–37). God is aware of all of it. He imputes meaning to it. He is not surprised by any of it. And He never forgets. So, the fact that other men do not remember what a person did is neither here nor there in the grand sweep of history. *God knows exhaustively what everyone has done. This is why God is the cosmic Judge*. But, insofar as other men are aware of a person's work in this life, it seems random as to whether or not anyone will remember any of it. This is the meaning of life as a vapor.This is why covenant-keepers are to affirm the power of God to enable them to achieve their goals. *God converts vaporous existence into meaningful existence*. He puts substance into men's lives.

Conclusion

Small plans are no less dependent on God than big plans. This is the message of this passage. All plans have relevance only insofar as God's plan has relevance. This is the doctrine of the decree of God.

James says that we must take our plans very seriously. Plans are so serious that we are to confirm verbally and publicly that *our plans are wholly dependent on God for their completion*. They are no less our plans for this dependence. The plans of many are dependent on the plan of the One, who is also many: a Trinity.

A public affirmation of God's control over our daily plans brings us back to Moses' warning. "And thou say in thine heart, My power and the might of mine hand hath gotten me this wealth. But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day" (Deut. 8:17–18).

38

CORRUPT RICHES

> *Go to now, ye rich men, weep and howl for your miseries that shall come upon you. Your riches are corrupted, and your garments are motheaten. Your gold and silver is cankered; and the rust of them shall be a witness against you, and shall eat your flesh as it were fire. Ye have heaped treasure together for the last days. Behold, the hire of the labourers who have reaped down your fields, which is of you kept back by fraud, crieth: and the cries of them which have reaped are entered into the ears of the Lord of sabaoth. Ye have lived in pleasure on the earth, and been wanton; ye have nourished your hearts, as in a day of slaughter. Ye have condemned and killed the just; and he doth not resist you.*
>
> JAMES 5:1–6

The theocentric issue here was sanctions: point four of the biblical covenant.[1]

A. Hostility to the Rich

This passage is by far the most hostile passage in the Bible directed against rich men. It would be difficult to locate any passage in antiquity that is more hostile to the rich than this one.

James is not complaining about rich people who have membership in a local congregation. Such criminal behavior as he describes here violates the Mosaic law, and also violates basic principles of civil justice. What he describes here are acts of theft. Theft can be prosecuted in civil courts. In societies in which such prosecution is not possible, covenant-keeping victims should not resist. James specifically says this in verse six. If there had been someone in a local congrega-

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

tion who practiced such evil, the elders in the congregation would have been authorized to bring formal charges against this member. A congregation filled with such lawbreakers would not survive long.

James is presenting a warning to rich men in general who might come across a copy of his letter. He was not in a position to know that the printing press would spread his letter across the face of the earth. This warning was more in the form of a warning to be read to a congregation, so that members who might at some point attain great wealth would be forewarned against the misuse of this wealth. They would have heard this warning more than once, and they would have been likely to respect the law of God in their business ventures.

B. God's Negative Sanctions

This warning is in the form of a promise: the negative sanctions of God. The recipients of his letter were more likely to be relatively poor people than rich people. Rich people have always been a tiny minority in any society. Membership in a voluntary church has rarely appealed to rich people. Certainly in James' day, the rich would have been unlikely to join. There were no social benefits for joining the Christian church in the first century A.D.

James tells rich men to weep and howl for the miseries that will come upon them. Obviously, the typical rich man would not have heard such a message. If he had heard such a message, he would have dismissed it as the ravings of a madman. A rich man would look at his surroundings and then assess his success in terms of these surroundings. He would have concluded that he was doing better than most people. People who attain great wealth usually regard their success as having been justified by their moral character. If their moral character is not the basis of their self-confidence, then their business acumen is. They believe that they possess greater immunity from the tragedies of life than the common person does. But there is no pure immunity, because death takes all men. James indicates that judgment will then come upon them.

His words do not specifically invoke the final judgment. His words do invoke the Bible's correlation between covenant-breaking and negative sanctions (Deut. 28:15–68).[2] So, he warns them that the positive sanctions of wealth are insufficient to protect them from the inescapable negative sanctions that are coming. These sanctions are governed

2. Gary North, *Inheritance and Dominion: An Economic Commentary on Deuteronomy*, 2nd ed. (Dallas, Georgia: Point Five Press, [1999] 2012), ch. 69.

by a system of causation that rests on ethics, not on business skills. He warns them that their riches are corrupted. He says that their garments are moth-eaten. This obviously is not to be taken literally. He says elsewhere in the epistle that wealthy people dress themselves in fine clothing (James 2:2–3).[3] Yet he calls their clothing moth-eaten. This is obviously symbolic of their moral condition.

C. Metaphors of Corruption

James uses a series of metaphors. He describes their silver and gold as cankered. In other words, their wealth is afflicted by a form of visible cankers or sores. He speaks of the rust of their gold and silver. This is obviously not literal with respect to gold. It is one of the unique features of gold that it does not rust, yet Jesus had spoken of treasures on earth as being subject to rust (Matt. 6:19–20).[4] In other words, *the very best that wealth offers is vulnerable to decay*. This is another way of saying that wealth protects no one against the God of the Bible.

He says the people of great wealth will eat their own flesh. This is peculiar imagery. There is no real-world phenomenon that we know in which a sane man eats his own flesh. James is pointing to the inescapability of the judgment to come. Rich people think they are safe; they are not safe. Their actions indicate that they are self-destructive.

He accuses them of a specific form of fraud. They hold back the wages of laborers. This is a specific infraction of the Mosaic law. The Mosaic law required that every laborer be paid at the end of the working day (Lev. 19:13).[5] It is theft to delay payment. He says that the defrauded laborers cry out. These cries enter into the ears of God. The specific phrase, *Lord of sabaoth*, refers to warfare. The God of the Bible is the God of warfare. He brings comprehensive negative sanctions against His enemies. The rich man who has defrauded his laborers are facing a confrontation with the God of battle.

He says that they have lived in pleasure and have been wanton. In other words, they have been debauched. He speaks of them of having fattened their hearts like beasts fattened for a day of slaughter.

They have condemned and killed the just. This is another example of oppression. By referring to condemnation, James invokes the im-

3. Chapter 34.

4. Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 13.

5. Gary North, *Boundaries and Dominion: An Economic Commentary on Leviticus*, 2nd ed. (Dallas, Georgia: Point Five Press, [1994] 2012), ch. 13.

age of a courtroom. These are corrupt judges who have handed down sentences against the just. They have executed righteous people.

D. The Strategy of Nonviolence

The righteous person, James says, has not resisted corrupt judges. The righteous person has maintained the peace.

1. Maintaining the Peace

Maintaining the peace is a basic requirement in the New Testament. Again and again, the New Testament recommends peace rather than violence when dealing with tyranny.

> Ye have heard that it hath been said, An eye for an eye, and a tooth for a tooth: But I say unto you, That ye resist not evil: but whosoever shall smite thee on thy right cheek, turn to him the other also. And if any man will sue thee at the law, and take away thy coat, let him have thy cloke also. And whosoever shall compel thee to go a mile, go with him twain. Give to him that asketh thee, and from him that would borrow of thee turn not thou away (Matt. 5:38–42).[6]

> Ye have heard that it hath been said, Thou shalt love thy neighbour, and hate thine enemy. But I say unto you, Love your enemies, bless them that curse you, do good to them that hate you, and pray for them which despitefully use you, and persecute you; That ye may be the children of your Father which is in heaven: for he maketh his sun to rise on the evil and on the good, and sendeth rain on the just and on the unjust. For if ye love them which love you, what reward have ye? do not even the publicans the same? And if ye salute your brethren only, what do ye more than others? do not even the publicans so (Matt. 5:43–47)?[7]

> I exhort therefore, that, first of all, supplications, prayers, intercessions, and giving of thanks, be made for all men; For kings, and for all that are in authority; that we may lead a quiet and peaceable life in all godliness and honesty. For this is good and acceptable in the sight of God our Saviour (I Tim. 2:1–3).[8]

2. Replacement, Not Conquest

The New Testament recommends submission to injustice rather than revolution against it. It favors nonviolence. This is not just a temporary tactic; it is a long-term strategy. This is a strategy of replace-

---

6. North, *Priorities and Dominion*, ch. 9.
7. *Ibid.*, ch. 10.
8. Gary North, *Hierarchy and Dominion: An Economic Commentary on First Timothy* , 2nd ed. (Dallas, Georgia: Point Five Press, [2001] 2012), ch. 2.

ment. The New Testament's position is *replacement, not conquest*. With this perspective, Christians in the fourth century captured the Roman Empire. Yet that empire had persecuted them for three centuries.

This is a difficult doctrine to accept, yet it is found throughout the New Testament. Jesus preached to captive people who were under the authority of the Roman Empire. The authors of the epistles wrote to congregations made up of people who were not in positions of leadership in society. The New Testament recognizes that it is suicidal, self-destructive, and selfdefeating for a tiny minority of social outsiders to adopt policies of violent resistance that are associated with revolutionary groups. The Bible is clear that success comes through adherence to biblical law. It does not come through revolutionary violence.

When Gamaliel spoke to the Sanhedrin, he recommended that the Sanhedrin not punish Peter and the disciples. He said that there had been previous revolutionaries in Israel, and they and their work had come to nothing.

> For before these days rose up Theudas, boasting himself to be somebody; to whom a number of men, about four hundred, joined themselves: who was slain; and all, as many as obeyed him, were scattered, and brought to nought. After this man rose up Judas of Galilee in the days of the taxing, and drew away much people after him: he also perished; and all, even as many as obeyed him, were dispersed (Acts 5:36–37).

He recommended that the Sanhedrin leave them alone. The implication was, if these people turned to violence, the Roman authorities would crush them. If they did not turn to violence, and limited their efforts to private persuasion and public preaching, then it was the best policy to let them alone and see whether God rewarded them or not. He persuaded the Sanhedrin on that occasion.

The apostles and the authors of the epistles fully understood that this strategy of submission, prayer, and cooperation was Jesus' strategy of long-term dominion. They adhered to this strategy in their writings. It is a difficult strategy to accept unless you have a concept of an absolutely sovereign God who brings negative sanctions against lawbreakers who use their authority to oppress innocent people. James was an advocate of exactly this kind of God. He believed that God is absolutely sovereign over all things. This is why he tells his listeners and readers not to speak of their plans without invoking the name of God as the source of hope in their achievement of their plans.[9]

9. Chapter 36.

E. Comforting the Victims

By addressing the sins of rich oppressors in his letter, James is giving comfort to the victims of oppression. He is telling them that the God they worship is a God of negative sanctions, a God of justice, and a God of war. This God of violence is on the side of righteous people who adopt a strategy of nonviolence. The God of conquest comes to the aid of his people when they adopt a policy of submission.

When James condemns rich oppressors, he is encouraging their poor victims. He is saying that God is not blind, nor is He impotent. God is the God of warfare, and He will bring negative sanctions against people who appear to be immune from the common cares of this life. James uses language which points to the moral nakedness of those who achieved great wealth by means of corruption. He is making it clear that corruption, while in the short run can produce great wealth, will at the end produce impoverishment and destruction. Those who gained their wealth through immoral acts and fraud have achieved their high places at a price that is far higher than they understand. This price should be avoided at all costs. Covenant-keepers should not fall into the trap of believing that earthly success that is achieved through moral corruption is anything worth pursuing.

His letter serves as an inoculation against evil within the camp of the faithful. Those who grow rich as covenant-keepers will not do so by following the self-destructive pathway of the corrupt rich people condemned by James in this passage.

Conclusion

James condemns the oppressing rich in no uncertain terms. They have gained their wealth through injustice. They are thieves. They are men who condemn the just and execute them. These are the leaders of society in James' day. He does not spare them verbally because God will not spare them eternally.

I & II PETER

39

LADIES' FASHIONS

> *Likewise, ye wives, be in subjection to your own husbands; that, if any obey not the word, they also may without the word be won by the conversation of the wives; While they behold your chaste conversation coupled with fear. Whose adorning let it not be that outward adorning of plaiting the hair, and of wearing of gold, or of putting on of apparel; But let it be the hidden man of the heart, in that which is not corruptible, even the ornament of a meek and quiet spirit, which is in the sight of God of great price. For after this manner in the old time the holy women also, who trusted in God, adorned themselves, being in subjection unto their own husbands: Even as Sarah obeyed Abraham, calling him lord: whose daughters ye are, as long as ye do well, and are not afraid with any amazement.*
>
> I PETER 3:1–6

The theocentric issue here was sanctions: point four of the biblical covenant.[1]

A. Gold Jewelry

Peter's words are inescapable: women are not supposed to wear gold jewelry. There is no qualification here. There is no indication that this language is symbolic of anything else. His language is straightforward. The apostle Paul said the same thing. "In like manner also, that women adorn themselves in modest apparel, with shamefacedness and sobriety; not with broided hair, or gold, or pearls, or costly array; But (which becometh women professing godliness) with good works" (I Tim. 2:9–10).

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

It was not just gold jewelry that bothered the apostles. It was fine clothing in general. It was any outward display of wealth which is made solely to demonstrate the possession of wealth.

That these words have almost never been believed or obeyed by rich women in the history of the church goes without saying. Pastors who get involved in disputes over women's fashions are tilting against the ultimate windmill in the church. Pastors can preach against all kinds of sins, preferably those that are common in other congregations and other social circles. But when a pastor begins to preach about women's fashions, he is skating on dangerously thin ice. He is also going to have no effect whatsoever in the congregation.

B. Testimonies to Wealth

Displays of wealth are basic to the possession of wealth. People want to dress in such a way that distinguishes them from people who are not equally successful. The laws of some Grecian cities, the Roman Republic, Medieval Europe, Islamic societies, and other societies had laws against displays of great wealth in clothing. These laws were especially applied to people wearing clothing appropriate to people of high status. These laws were called *sumptuary laws*. They were attempts by the civil government, meaning successful politicians whose allies had money, to make certain that poor people could not use their money to purchase the outward symbols of economic success.

These laws were widely disobeyed. What destroyed them entirely, all over the world, was free market capitalism. The earliest economic successes in mass production in the late eighteenth century were associated with textiles. New processes of production, including looms and steam power, enabled the mass production of cotton clothing. The quality of clothing increased over time, and the price of the clothing decreased, which led to far better apparel being available to relatively poor people. As this process continued, it became more and more difficult for rich people to distinguish themselves from poor people in terms of their clothing. Poor people could afford to buy much better lines of clothing. Customers began to imitate the styles of the wealthy.

After that, social pressures and class tradition determined what kind of clothing people wore. There was pressure from people in lower classes not to accept people in the same class who wore clothing appropriate to more successful individuals. Peer pressure was directed against those who were "putting on airs." Laws that penalized

people who wore clothing more appropriate to wealthier people were either removed from the statute books or ignored. There is no trace of them in modern society, but there still is considerable peer pressure against individuals within a particular economic class to dress in the clothing associated with wealthier classes.

There is a tradition among American fundamentalist circles, especially those associated with relatively poor people, for women not to wear makeup. Women are pressured by their peers not to put on makeup of any kind, although occasionally lipstick is permitted. This has nothing to do with the concern of Paul and Peter. Their concern was with the pursuit of the externals associated with wealth. They were concerned that individuals would waste economic resources on vanity. The cost of buying gold jewelry and fine clothing was very great. Only the very rich could afford such fashion. An individual who pursued fashion who did not have a great deal of money was forced to tie up a very high percentage of his wealth in clothing and jewelry. In order to call a halt to this practice, Peter and Paul laid down the law: covenant-keeping women are not supposed to wear gold jewelry.

This law is still in force. Anyone who argues that this law no longer applies because circumstances have changed is saying that New Testament laws are relative to circumstances. He is saying that *situation ethics* prevails, that cultural issues can overturn the explicit revelation of God in the Bible.

The issue that Paul and Peter raised was the issue of the use of wealth for outward displays. They did not specifically apply this principle to housing, but the implication is the same. We are to buy our houses in the same way that we buy our clothes. We are to buy them in terms of our occupations and our callings before God. A house should reflect our status in life. So should our clothing. It would be silly for a person who did manual labor to go to work in a suit that is more appropriate for a banker. Men understand this. In our work, we have uniforms. These uniforms testify to the nature of our work. A person who wears clothing appropriate to another occupation is regarded as strange. There is nothing illegal about wearing a three-piece suit when you are digging a ditch; there is something wasteful about it. Such clothing is inefficient on the job.

C. Leveling Down

In modern times, we have seen the abandonment of clothing that was once associated with upper-class occupations. This began in the 1950s in the United States. Within three decades, many upper-class professions were marked by much more casual clothing. The necktie faded into oblivion. By the latter part of the twentieth century, casual clothing had become common at church. Neither men nor women dressed in their Sunday best. The concept of "Sunday best" disappeared. This was a matter of fashion, but fashion reflects social mores. It was a leveling down of fashion.

This had begun during the French Revolution. By 1815, with the defeat of Napoleon, Western clothing for men in the highest social circles took on the basic features of what is the modern business suit. Wigs disappeared. Lace disappeared. Men's styles ceased to change very much. With the coming of mass-produced clothing, meaning off-the-rack clothing, it became difficult for men to distinguish themselves from poor men, who could now afford to dress in suits that resembled the suits worn by the richest classes. The same applied to women.

This led to leveling down. When clothing no longer clearly identifies social class, the fashions of a lower social class can influence those of the upper classes. There is no greater example of this leveling downward than blue jeans. By 1980, they became universal, East and West, among people under age 30. There was a black market for blue jeans in Communist countries. This shift took place during the international student rebellion, 1965–70. What had been pants of choice among teenage males in the 1950s became high fashion by 1980. Men and women wore them. You could even buy expensive prefaded jeans, thereby avoiding the new jeans look. Yet blue jeans had been invented by a Jewish tailor in San Francisco during the California gold rush, sometime around 1850. They were suitable for miners.

The economic issue is the conservation of resources. Peter and Paul were adamant that covenant-keeping women should not spend a lot of money on high fashion. They understood that fashion is a temptation for those who want to move up the social scale. They agreed that such competition should not enter the church. In coming to this conclusion, both of them warned that the pursuit of fashion outside the church is also a waste of resources. Covenant-keeping women are supposed to separate themselves from idle pursuits, and one of the idle pursuits is fashion.

Peter speaks of marks of piety. These have to do with behavior, not clothing: "hidden man of the heart, in that which is not corruptible, even the ornament of a meek and quiet spirit, which is in the sight of God of great price." Peter is arguing that *clothes do not make the woman*. What makes the woman is ethical behavior. Paul agreed: "But (which becometh women professing godliness) with good works." The attempt to gain a good reputation is legitimate. Peter and Paul advocated such a pursuit. What is not legitimate is the attempt to gain a reputation for high and expensive fashion. Fashion, both apostles clearly understood, is a matter of vanity. Vanity is not to be indulged in. A public mark of not being seduced by vanity is the unwillingness to pursue fashion.

D. Good Taste vs. High Fashion

In every society, there is a concept of good taste. Peter is not telling his readers and listeners to dress tastelessly. The difference between fashion and tastefulness has to do with social status and money. *Good taste is universal. High fashion is not*.

An example would be shined leather shoes. Whether rich or poor, a person who shines his shoes is considered tasteful. It testifies to the concern of the individual that he not look shabby. The cost of shining shoes is minimal. When shoes are shined and otherwise cared for, they last longer. A person saves money by having shined shoes instead of scuffed shoes. Shined shoes testify to the careful allocation of assets. Bob Jones Sr., the founder of Bob Jones University, used to say: "Your shoes may have holes in the soles, but they should be shined." This is the proper attitude toward shoes. Peter's principle of fashion is hostile to the pursuit of stylish shoes that are expensive. Prior to the French Revolution, rich men in Western Europe wore shoes with silver buckles. This is the sort of display that Peter says should be avoided. No one needs silver buckles on his shoes. There are better uses for silver than buckles on shoes.

A good example of the violation of this prohibition against high fashion was the Easter parade. Beginning in the 1870s, on Easter morning in New York City, the day on which most churches celebrate the resurrection of Christ from the dead, it was common in upper-class churches for women to wear their finest clothing. Men did the same. Women would go to great expense to buy a special outfit that they would wear only once, on Easter morning. Then they would parade up Fifth Avenue to display their finery. There was a 1947 movie

called *Easter Parade*, based on a 1933 song.[2] The tradition began to fade, along with churches, in the 1950s. There are few churches in New York City today, compared to the size of the population, and their members do not indulge in an Easter parade.

By the late twentieth century, the leveling down in fashion led to the abandonment of suits and dresses in American churches. The casual look, which had originated in California in Silicon Valley in the 1950s,[3] spread to businesses in the West Coast, then to churches. The student revolution of 1965–70 also accelerated this trend.

Conclusion

Peter singles out women as violators of this rule of spiritual fashion: outward adornment rather than the marks of the spirit. Men are far less tempted than women to indulge in costly displays of fashion. This was true in Peter's day. It was true in Isaiah's day. It is a mark of rebellion. Isaiah prophesied,

> Moreover the Lord saith, Because the daughters of Zion are haughty, and walk with stretched forth necks and wanton eyes, walking and mincing as they go, and making a tinkling with their feet: Therefore the Lord will smite with a scab the crown of the head of the daughters of Zion, and the Lord will discover their secret parts. In that day the Lord will take away the bravery of their tinkling ornaments about their feet, and their cauls, and their round tires like the moon, The chains, and the bracelets, and the mufflers, The bonnets, and the ornaments of the legs, and the headbands, and the tablets, and the earrings, The rings, and nose jewels, The changeable suits of apparel, and the mantles, and the wimples, and the crisping pins, The glasses, and the fine linen, and the hoods, and the vails. And it shall come to pass, that instead of sweet smell there shall be stink; and instead of a girdle a rent; and instead of well set hair baldness; and instead of a stomacher a girding of sackcloth; and burning instead of beauty (Isa. 3:16–24).

Covenant-keepers are not to waste time, energy, and money on a vain pursuit of fashion.

---

2. The 1933 song, *Easter Parade*, was written by America's quintessential popular song writer, a Jewish immigrant who changed his name to Irving Berlin. It began: "In your Easter bonnet, with all the frills upon it, you'll be the grandest lady in the Easter Parade." Berlin is most famous for *White Christmas*, the best-selling song of all time, and *God Bless America*.

3. Tom Wolfe, "Robert Noyce and His Congregation," *Forbes ASAP* (Aug. 25, 1997).

40

THE WISDOM OF A DONKEY

Having eyes full of adultery, and that cannot cease from sin; beguiling unstable souls: an heart they have exercised with covetous practices; cursed children: Which have forsaken the right way, and are gone astray, following the way of Balaam the son of Bosor, who loved the wages of unrighteousness; But was rebuked for his iniquity: the dumb ass speaking with man's voice forbad the madness of the prophet.

II PETER 2:14–16

The theocentric issue here was hierarchy: point two of the biblical covenant.[1]

A. Dumb Animals, Dumber Sinners

Peter lists practices of evil people. These are people who refuse to stop sinning. They are greedy. They are cursed children. He compares them with Balaam, the Mesopotamian prophet (Deut. 23:4), who was hired to curse the Israelites (Num. 22). Balaam knew that he was not supposed to curse the Israelites, but the Moabite king continued to pressure him until he capitulated. The king offered him great rewards. The king had his number. He perceived that this man was greedy. He appealed to his greed, and eventually Balaam surrendered.

Peter says that Balaam's donkey was wiser than Balaam. This is a clear reference to one of the amazing miracles of the Old Testament. This is an affirmation of a talking donkey. The New Testament affirms the existence of a talking donkey who was rational. The donkey drew conclusions from evidence. It spoke to its master.

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 2. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, [1980] 2010), ch. 2.

There are few passages in the Old Testament that more obviously challenge the concept of autonomous scientific law than this one. There are few passages in the Old Testament that are more ridiculed by humanists as absolutely impossible to accept. This passage is believed by humanists to be clear evidence that the Bible cannot be trusted with respect to history or scientific facts. There is no way for Bible-believers to explain away the non-scientific nature of this story. There is evidence from both the Old Testament and the New Testament that such a donkey existed. The donkey did not just exist; the donkey serves as Peter's example of the foolishness of man. The logic of his argument makes sense only on the supposition that a genetically stupid animal spoke. It was stupid, but Peter says it had more sense than a covenant-breaking prophet.

Peter's point is that an animal, which we associate with the inability to speak, and therefore with the inability to think rationally, was able to think more rationally than a sinner who was about to curse the people of God in exchange for rewards. Such a transaction is the essence of foolishness, Peter is arguing. The proof of Peter's position is the fact that a donkey argued a better case than a prophet did. In other words, *covenant-breaking is really stupid*. It is more stupid than the thought processes of a donkey.

Peter is saying that when covenant-breakers pursue iniquity, they are vulnerable to being dealt with by God by the mouth of a donkey. In other words, that which is obviously incapable of challenging a man—a dumb animal—is in fact quite capable of challenging him, and not only challenging him, but completely overcoming his arguments. Peter is saying that a violation of God's law is stupid beyond belief. It is more logical biblically to believe in a donkey that talks to its master than it is to believe that an individual is acting wisely when he consistently and defiantly disobeys the law of God.

B. Greed

Peter twice refers to greediness. He singles out covetousness. He also refers to the wages of unrighteousness. When an individual desires something that belongs to another person, and he becomes obsessed with obtaining that item, he has violated the tenth commandment.[2] Anyone who does this is more stupid than a donkey. When you violate one of the Ten Commandments, and you do so self-consciously and

2. Gary North, *Authority and Dominion: An Economic Commentary on Exodus* (Dallas, Georgia: Point Five Press, 2012), Part 2, *Decalogue and Dominion* (1986), ch. 12.

repeatedly, then you have less sense than a donkey. This is a graphic way of describing the condition of covenant-breakers.

Greed is a snare. A person who is caught up in the snare of greed is trapped. Peter says such a person cannot stop sinning. He is addicted to sin. He is headed toward destruction. He has gone astray.

The individual who compromises his own ethics for the sake of economic gain is playing the fool, Peter says. He is playing the fool to such an extent that a donkey is wiser than he. This is unwise indeed. Peter calls such an individual back to the law of God. He is not to commit adultery. He is not to be unstable. He is not to be covetous. The mark of someone who has gone astray is a person who compromises his ethics for the sake of gain.

C. Ethics and Economics

This passage implies that *biblical ethics is superior to economics*. It is not good enough that an individual can get rich through unethical behavior. This is the essence of stupidity, Peter says. A donkey knew better than this. This argument would have no validity if the incident Peter describes did not take place. If it did not take place, then covenant-keepers are the stupid ones. If covenant-keepers are foolish for believing that a donkey reasoned with an individual by speaking to him, then the Bible is not a reliable guide for the establishment of ethics. The Bible should be ignored as surely as we would ignore an individual who claims to be able to speak to animals. In modern terms, we might call this Peter's argument from Dr. Doolittle. Yet Peter makes exactly this argument: someone did talk to animals. That person lost an argument with a donkey. He gained for himself the judgment of God (Num. 31:8). He could not, or at least he did not, turn away from his sin.

Peter's argument collapses if there never was a talking donkey whose owner was a corrupt prophet who sold his services for gain. We must take seriously the revelation of the Old Testament, including its revelation of historical events that we find difficult to believe, if we are to make sense of New Testament ethics. *There is no legitimate way to segregate New Testament ethics from Old Testament history*. This passage should make clear the principle that the New Testament interprets and validates the Old Testament. Peter has no problem with believing in a talking donkey. He uses this argument to strengthen his case against the pursuit of wealth at the expense of ethics.

Conclusion

Greed is a sin. People who are afflicted with this sin are less wise than Balaam's donkey. Peter's condemnation is true only to the extent that the account in Numbers is correct. Humanists deny that it is correct. Biblically speaking, they are less rational than a donkey.

This story is a touchstone for covenant-keepers' commitment to the Bible over humanism. If they can believe this story, why are the first eleven chapters of Genesis such a problem to them? They worry about finding a way to reconcile geology, astronomy, and paleontology with Genesis 1. They interpret the biblical texts, over and over, according to the latest fad in the world of humanism or the world of academic neo-evangelicalism. Yet they do not worry about reconciling Numbers 22 with biology. There is no way to re-interpret this.

> And the LORD opened the mouth of the ass, and she said unto Balaam, What have I done unto thee, that thou hast smitten me these three times? And Balaam said unto the ass, Because thou hast mocked me: I would there were a sword in mine hand, for now would I kill thee. And the ass said unto Balaam, Am not I thine ass, upon which thou hast ridden ever since I was thine unto this day? was I ever wont to do so unto thee? And he said, Nay (Num. 22:28–30).

We have a choice: side with the talking donkey or side with the humanists, who are not up to her level of awareness.

REVELATION

41

TWO FORMS OF WEALTH

Because thou sayest, I am rich, and increased with goods, and have need of nothing; and knowest not that thou art wretched, and miserable, and poor, and blind, and naked: I counsel thee to buy of me gold tried in the fire, that thou mayest be rich; and white raiment, that thou mayest be clothed, and that the shame of thy nakedness do not appear; and anoint thine eyes with eyesalve, that thou mayest see.

REVELATION 3:17–18

The theocentric issue here was sanctions: point four of the biblical covenant.[1]

A. The Church of Laodicea

Of the seven churches of Asia to which John writes letters, the one that gets preached about most often is Laodicea. People who are aware of this section of the book of Revelation are more likely to remember the Church of Laodicea. It was the church that was neither cold nor hot, which God promised to would vomit out of His mouth. That imagery is very powerful. Most people cannot name the other six churches, nor can they identify what those churches were known for.

John is specific about the sin of Laodicea. It was the sin of arrogance. This arrogance was based on wealth. He says that the church said it was rich. He is speaking of a collective entity. This indicates that this attitude prevailed among all of the members, or at least among those members who were representative of the church. The

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

church defined wealth as a large number of goods. This large number of goods meant that it was in need of nothing. This is a common interpretation of the meaning of wealth. There are things that a person wants, but there is nothing that he needs.

Not needing anything means that an individual or an organization does not face immediate calamities. He is not seeking a way out of a desperate situation. He is getting along just fine. The pressures of everyday life that afflict the common man, meaning the person who does not have financial reserves, do not afflict the person who is wealthy. This is one of the great benefits of being wealthy. The rich individual lives above the fray. He has no worries that money can eliminate.

John says that this self-confidence of the church of Laodicea is an illusion. He asks rhetorically: "Don't you know that you are wretched and miserable and poor and blind and naked?" This is certainly a rhetorical list. If a person is wretched, he is in great need. If he is miserable, he is in need. If he is poor and blind and naked, he is in need of just about everything. John uses these descriptive phrases to indicate that the church is bankrupt. It is in great need.

B. Wealth and Poverty

He contrasts economic wealth with spiritual poverty. This is a contrast familiar to anyone who has read the gospels. "For what is a man profited, if he shall gain the whole world, and lose his own soul? or what shall a man give in exchange for his soul" (Matt. 16:26).[2] Jesus warned against the conflict between Mammon and God. "No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon" (Matt. 6:24).[3] An individual who pursues wealth with dedication, Jesus said, is in the clutches of the Mammon. He worships another God. Such a person is obviously in spiritual poverty.

1. Blindness

John extends this insight to say that the Church of Laodicea, because of its complacency regarding the outward affairs of life, is trapped in spiritual blindness. Members of the church do not perceive

2. Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 35.

3. *Ibid.*, ch. 14.

that they are spiritually poor. This is what he means when he calls them blind. It is not that they are physically blind; it is that they are spiritually blind.

A person who is spiritually blind is incapable of assessing his own spiritual condition. This is why John brings up this criticism of the church. John is like a person who is trying to lead a blind man out of a ditch. The blind person is incapable of escaping by himself. He needs help. But this form of blindness is so great that the person who needs help does not know that he needs help.

John switches his metaphor to that of gold. He says that the church should buy from him gold that has been tried in the fire. This imagery goes back to Isaiah's condemnation of Judah. He used the same imagery: trial by fire. He said that the people of Judah had been corrupted. They were not pure. They were like false wealth, with base metals added to precious metals. In other words, they were counterfeits. "Thy silver is become dross, thy wine mixed with water" (Isa. 1:22). Isaiah said that God would bring judgment. "And I will turn my hand upon thee, and purely purge away thy dross, and take away all thy tin" (Isa. 1:25).[4] Isaiah warned of Judah of its condition of debased status. John is warning the church of Laodicea that it is in the same condition. They are not rich, and they need to be rich. They need the pure gold that has been tried by fire. This is a metaphor of spiritual purity.

He says the church is naked. He says he has white raiment. This is the clothing needed by the church of Laodicea. White clothing in the epistle is associated with the purity of the church and also authority.[5] The church of Laodicea, being naked, is not clothed in white raiment.

He says he will anoint their eyes with salve. Why? So that they may see. Again, this relates to their lack of ability to assess their own spiritual condition. They are in need of an eye salve, so that they can see just how spiritually debased they are.

John's use of economic imagery to describe spiritual condition is not unique. It is found in both the Old Testament and the New Testament. The contrast between economic wealth and spiritual poverty is a familiar theme in the Bible. Jesus made it plain that this is not just a matter of imagery. "Then said Jesus unto his disciples, Verily I say unto you, That a rich man shall hardly enter into the kingdom of

4. Gary North, *Restoration and Dominion: An Economic Commentary on the Prophets* (Dallas, Georgia: Point Five Press, 2012), ch. 3.

5. Revelation 3:5, 4:4, 7:9, 13–14.

heaven. And again I say unto you, It is easier for a camel to go through the eye of a needle, than for a rich man to enter into the kingdom of God" (Matt. 19:23–24).[6] This was powerful imagery. It indicated that the contrast between economic wealth and spiritual poverty is more than just imagery. It is a matter of actual covenantal condition. The person who is rich is unlikely to enter the kingdom of God.

2. Immunity

Why should this be the case? We see the answer in this passage. It is a matter of *immunity from the crises of life*. The church at Laodicea thought of itself as being without need. There were no pressures on it that could not be dealt with successfully with economic assets. The church believed that the cares and concerns of this life can be dealt with through the accumulation of goods. This view is widely shared. It is the essence of the religion of Mammon. It focuses on the goods of this world because it believes that the cares of this world are dealt with most efficiently by wealth. It is the belief that men can buy their way out of the major problems of life. Obviously, this does not apply to many of the cares of life, such as sickness, death, psychological afflictions, hatred in the house, and all the other burdens of life for which money offers no solace. But men have a tendency to dismiss these cares precisely because these cares cannot be dealt with through money. Men assume that if they have enough money, they can avoid the threat of such cares in their lives.

John says that the most important needs of this life are spiritual. These needs are beyond the ability of people with wealth to buy their way out. There is no market for the purchase of deliverance from spiritual affliction. Yet John speaks of such deliverance as if it were a market transaction. He tells the church that it should buy the fine gold which he has for sale: gold tried by fire. He deals with spiritual deliverance in terms of the language of market transactions.

3. Economic Imagery

This indicates how powerful the imagery of the market is in the thinking of man. This is why Jesus resorted to pocketbook parables again and again. Men recognize the burdens of life that can be dealt with through the possession of goods. They are not equally perceptive with respect to other burdens of life. So, New Testament authors resort to the imagery of economics in order to make a spiritual point.

6. North, *Priorities and Dominion*, ch. 38.

His point is that gold that has been tried by fire, meaning spiritual purity, is of great value. It is paid for, not through the accumulation of wealth, but through self-discipline under God, by the grace of God, in the process which theologians call progressive sanctification. This is what the church of Laodicea lacked.

Conclusion

John's message indicates that the church of Laodicea had fallen into the trap of regarding economic wealth as the be-all and end-all of human existence. It was trapped in the religion of Mammon. It needed deliverance. The first step in this process of deliverance, John says, is self-realization. The church needs eye salve. It needs the ability to assess its spiritual condition in the light of biblical revelation. It has lost this ability. The evidence that it has lost this ability is the fact that the church regards itself as without needs.

42

REVERSAL OF FORTUNE

The merchants of these things, which were made rich by her, shall stand afar off for the fear of her torment, weeping and wailing, And saying, Alas, alas, that great city, that was clothed in fine linen, and purple, and scarlet, and decked with gold, and precious stones, and pearls! For in one hour so great riches is come to nought. And every shipmaster, and all the company in ships, and sailors, and as many as trade by sea, stood afar off, And cried when they saw the smoke of her burning, saying, What city is like unto this great city!

REVELATION 18:15–18

The theocentric issue here was sanctions: point four of the biblical covenant.[1]

A. Urban Collapse

John describes the collapse of a great city. He does not name the city. He calls it Babylon the great. This points back to the fall of the city of Babylon, which took place on the night of a great feast, in which the king and his court ate a meal from plates that had been confiscated from the Temple at Jerusalem half a century earlier (Dan. 5:2–3). A supernatural hand had appeared and had written a message on the wall. The king called for Daniel, a prophet of God, to translate and interpret the message. Daniel did so. "This is the interpretation of the thing: MENE; God hath numbered thy kingdom, and finished it. TEKEL; Thou art weighed in the balances, and art found wanting. PERES; Thy kingdom is divided, and given to the Medes and

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 4. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, 2010), ch. 4.

Persians" (Dan. 5:26–28). Within 24 hours, Babylon fell to the Medo-Persian Empire.[2]

The fall of the city described by John is described in similar terms. John says that the city fell in one hour (v. 17). He also says that it fell in one day (v. 8). It had been a great city. He describes in detail the wealth of this city. He begins with the standard marks of great wealth: gold, silver, and precious stones. He adds pearls. Then he lists expensive clothing: fine linen, purple, silk, and scarlet. These are fine clothes that were colored. To color fabric in the ancient world was a long and expensive process. To wear purple was to wear something of great value. He goes on to describe other implements of wealth. It is a long list.

All of these visible signs of wealth disappear without warning. "And the fruits that thy soul lusted after are departed from thee, and all things which were dainty and goodly are departed from thee, and thou shalt find them no more at all" (v. 14). This language is reminiscent of the message of Isaiah against Judah.

> Come down, and sit in the dust, O virgin daughter of Babylon, sit on the ground: there is no throne, O daughter of the Chaldeans: for thou shalt no more be called tender and delicate. Take the millstones, and grind meal: uncover thy locks, make bare the leg, uncover the thigh, pass over the rivers (Isa. 47:1–2).

The cause of this fall? Sin. "For all nations have drunk of the wine of the wrath of her fornication, and the kings of the earth have committed fornication with her, and the merchants of the earth are waxed rich through the abundance of her delicacies" (Rev. 18:3). This is a faithless city. Jerusalem had been a faithless city in Isaiah's time. His language was similar. "How is the faithful city become an harlot! it was full of judgment; righteousness lodged in it; but now murderers" (Isa. 1:21).

B. Unemployed Merchants

As with any prosperous city, there are merchants who had supplied these goods. John says, "And saying, Alas, alas, that great city, that was clothed in fine linen, and purple, and scarlet, and decked with gold, and precious stones, and pearls" (v. 16)! Then he added a crucial phrase: "for in one hour so great riches is come to naught" (v. 17).

---

2. Cyrus in 539 B.C. conquered the city by re-directing the Euphrates and sending his troops into the city through the now open aqueducts.

The description indicates that great wealth and success can be overturned rapidly. This is what had happened to the original city of Babylon. It will happen again, John says, describing his vision of the fall of the great city. This fall is comprehensive. The city had been rich; it becomes poor. The speed and magnitude of the transformation astounded the merchants. This was the end of their source of wealth. "And they cast dust on their heads, and cried, weeping and wailing, saying, alas, alas, that great city, wherein were made rich all that had ships in the sea by reason of her costliness! For in one hour is she made desolate" (v. 19)!

C. Economic Destruction

The destruction of the city is presented in terms of economic loss. John understands that his readers and listeners will recognize the extent of the failure of a civilization when they hear of its complete economic destruction. He also speaks of plagues. But this appears only in one verse (v. 4). Most of the passage is devoted to a description of the great wealth of the city and the magnitude of the loss, which takes place in a very brief period of time.

The city is so completely destroyed that tradesmen will no longer be found in the city (v. 22). The light of the city shall go out (v. 23) There will be no more voices of the bridegroom and the bride (v. 23). This indicates the cutting off of all inheritance.

The reason for this devastation appears in the final verse of the chapter. "And in her was found the blood of the prophets, and of saints, and of all that were slain upon the earth" (v. 24). This identifies the city: Jerusalem. This was the city in which the prophets were slain. Jesus had prophesied: "That the blood of all the prophets, which was shed from the foundation of the world, may be required of this generation; From the blood of Abel unto the blood of Zacharias, which perished between the altar and the temple: verily I say unto you, It shall be required of this generation" (Luke 11:50–51). This was the city that had violated God's covenant throughout its history. It was not Rome that had slain the prophets; it was Jerusalem.

The city had been blessed by God in terms of external indicators of success. The list of the marks of the city's wealth pointed to the blessing of God. Yet, in one day, in one hour, the city fell. The city lost all of the success indicators that had marked it before.

This parallels Psalm 73. The psalmist wrote that he had been distressed by the evidence of the success of covenant-breakers. But then

he had come to his senses. He now understood that the success indicators achieved by covenant-breakers serve as a slippery slope to perdition. "Surely thou didst set them in slippery places: thou castedst them down into destruction. How are they brought into desolation, as in a moment! they are utterly consumed with terrors" (Ps. 73:18–19).[3] What had initially appeared to be positive sanctions had in fact been negative sanctions. The good things of life were common in this city. Then, seemingly without warning, all of the luxuries disappeared. Those who had prospered by supplying these luxuries to residents of the city saw their occupations destroyed in the twinkling of an eye. They bewailed the fact that they have suffered such a loss.

The message here is that covenant-breaking, while temporarily successful, leads ultimately to devastation. The great city had fallen. God's negative sanctions had at last been imposed. This is a testimony to the continuing operation of God's positive and negative sanctions. The final verse, which points to the blood of the city, indicates that there is a predictable relationship between covenant-breaking and negative sanctions.

The fall of Jerusalem marked the final end of the Old Covenant order. This was the fulfillment of Jesus' prophecy regarding the fall of the city in one generation.[4]

Conclusion

The destruction of Jerusalem is described in this passage. The fall is described in terms of the loss of great wealth. This had been an important city. It had been sufficiently wealthy to attract merchants. The merchants stood far off and bewailed the loss of such a lucrative market.

John uses the language of economic success to identify the greatness of the city. Down through the centuries, this passage has attracted attention. People in all eras and all countries recognize the trappings of wealth. People want their fair share of such wealth. John says here that wealth is precarious. It can be lost in a day, in an hour. Bad behavior produces economic loss.

---

3. Gary North, *Confidence and Dominion: An Economic Commentary on Psalms* (Dallas, Georgia: Point Five Press, 2012), ch. 17.

4. David Chilton, *The Days of Vengeance: An Exposition of the Book of Revelation* (Ft. Worth, Texas: Dominion Press, 1987).

43

THE FINAL INHERITANCE

He that overcometh shall inherit all things; and I will be his God, and he shall be my son.

REVELATION 21:7

The theocentric issue here was inheritance: point five of the biblical covenant.[1]

A. The Great Reversal

This is the culmination of the great reversal of the economic factor that began with the Fall of man. "And unto Adam he said, Because thou hast hearkened unto the voice of thy wife, and hast eaten of the tree, of which I commanded thee, saying, Thou shalt not eat of it: cursed is the ground for thy sake; in sorrow shalt thou eat of it all the days of thy life; Thorns also and thistles shall it bring forth to thee; and thou shalt eat the herb of the field" (Gen. 3:17–18).[2] As the culmination, it is the culmination of the great reversal. It will finally reverse God's curse of history—the culmination of Christ's definitive reversal the curse. It will be the culmination of the kingdom's progressive reversal of the curse.

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992), ch. 5. Gary North, *Unconditional Surrender: God's Program for Victory*, 5th ed. (Powder Springs, Georgia: American Vision, [1988] 2010), ch. 5.
2. Gary North, *Sovereignty and Dominion: An Economic Commentary on Genesis* (Dallas, Georgia: Point Five Press, [1982] 2012), ch. 12.

1. Inheritance/Disinheritance

Inheritance is point five of the biblical covenant model.[3] The process of progressive corporate sanctification in history is a sorting out of inheritance and disinheritance.

> His soul shall dwell at ease; and his seed shall inherit the earth (Ps. 25:13).
>
> For evildoers shall be cut off: but those that wait upon the Lord, they shall inherit the earth (Ps. 37:9).
>
> But the meek shall inherit the earth; and shall delight themselves in the abundance of peace (Ps. 37:11).
>
> For such as be blessed of him shall inherit the earth; and they that be cursed of him shall be cut off (Ps. 37:22).
>
> The righteous shall inherit the land, and dwell therein for ever (Ps. 37:29).
>
> Wait on the Lord, and keep his way, and he shall exalt thee to inherit the land: when the wicked are cut off, thou shalt see it (Ps. 37:34).
>
> The seed also of his servants shall inherit it: and they that love his name shall dwell therein (Ps. 69:36).
>
> Arise, O God, judge the earth: for thou shalt inherit all nations (Ps. 82:8).

Any attempt by amillennial expositors to internalize these passages, as if they applied only to an interior mental and emotional state of covenant-keepers in the midst of a world governed by covenant-breakers, is an example of an incorrect hermeneutic triumphing over the plain teaching of the texts. As surely as the text of Revelation 21:7 must be interpreted literally, so must the inheritance passages of the Psalms.

2. From Wrath to Grace

Genesis 3 brought into history a new paradigm: from grace to wrath. But it also established a counter paradigm: from wrath to grace. The history of mankind from Genesis 3 to Revelation 21 is a preparation for Revelation 21:7: the full inheritance of covenant-keepers. This is not the story of defeat snatched from victory by the intervention of God. It is the story of victory extended progressively, so that the final defeat of covenant-breakers will come as no surprise to covenant-keepers or covenant-breakers. Why? Because of the great reversal proclaimed by Mary before the birth of Christ.

3. Sutton, *That You May Prosper*, ch. 5.

> For he that is mighty hath done to me great things; and holy is his name. And his mercy is on them that fear him from generation to generation. He hath shewed strength with his arm; he hath scattered the proud in the imagination of their hearts. He hath put down the mighty from their seats, and exalted them of low degree. He hath filled the hungry with good things; and the rich he hath sent empty away. He hath holpen his servant Israel, in remembrance of his mercy; As he spake to our fathers, to Abraham, and to his seed for ever (Luke 1:49–55).[4]

3. Revelation 21:7

This was the great reversal. The great reversal of Revelation 21:7 is merely the culmination of the great reversal announced by Mary and confirmed by Jesus.

> And Jesus came and spake unto them, saying, All power is given unto me in heaven and in earth. Go ye therefore, and teach all nations, baptizing them in the name of the Father, and of the Son, and of the Holy Ghost: Teaching them to observe all things whatsoever I have commanded you: and, lo, I am with you alway, even unto the end of the world. Amen (Matt. 28:18–20).[5]

This announcement announced the Great Commission: the progressive sanctification of the world.[6]

B. Economic Growth

Biblical economics teaches that God's positive sanctions are extended to societies that conform to biblical laws, including economic laws. The concept of compound economic growth did not exist prior to the development of postmillennial eschatology by the Puritans and Calvinists in the seventeenth century. It was only when men began to believe in irreversible progress that they could accept the possibility of compound economic growth. It was because Adam Smith was the deistic heir of seventeenth-century Scottish Calvinism that he could conceive of a book that offered the possibility of the compound wealth of nations. It was only because Enlightenment humanists appropriated and secularized the postmillennialism of seventeenth-century British Calvinists that Smith's book was accepted. This was the origin of the concept of long-term, irreversible economic growth.

---

4. Gary North, *Treasure and Dominion: An Economic Commentary on Luke*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 1.

5. Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2000), ch. 48.

6. Kenneth L. Gentry, *The Greatness of the Great Commission: The Christian Enterprise in a Fallen World* (Tyler, Texas: Institute for Christian Economics, 1990).

The world has been completely transformed by the process of 2% economic growth per annum. The world of 1776, when *The Wealth of Nations* appeared, was not that different from the world in which Jesus walked the roads of Palestine, and the Apostles wrote their epistles. Life spans were comparable. There was greater literacy because of Gutenberg's movable type, but a construction worker in Jesus' day would have recognized the tools his craft in 1776. Not today. Our world is fundamentally different from the world of Smith's book.[7]

We can and should expect far greater transformation of the world because of the effects of a steady 2% increase per year. This produces the exponential curve. We are getting close to that curve.

There could be a reversal of this process. The division of labor could be reversed by the familiar horsemen of war (nuclear), plague (biological weapons), and famine (banking collapse). The costs of such a reversal would be catastrophic. But we now know what men did not know in 1776: it is possible for an economy to grow by 2% per annum for two centuries. Men should have known it in 1400 B.C.

> And it shall come to pass, if thou shalt hearken diligently unto the voice of the LORD thy God, to observe and to do all his commandments which I command thee this day, that the LORD thy God will set thee on high above all nations of the earth: And all these blessings shall come on thee, and overtake thee, if thou shalt hearken unto the voice of the LORD thy God. Blessed shalt thou be in the city, and blessed shalt thou be in the field. Blessed shall be the fruit of thy body, and the fruit of thy ground, and the fruit of thy cattle, the increase of thy kine, and the flocks of thy sheep. Blessed shall be thy basket and thy store. Blessed shalt thou be when thou comest in, and blessed shalt thou be when thou goest out. The LORD shall cause thine enemies that rise up against thee to be smitten before thy face: they shall come out against thee one way, and flee before thee seven ways. The LORD shall command the blessing upon thee in thy storehouses, and in all that thou settest thine hand unto; and he shall bless thee in the land which the LORD thy God giveth thee (Deut. 28:1–8).[8]

Conclusion

The great reversal in the garden of Eden was itself reversed definitively with the incarnation, life, death, resurrection, and bodily ascension of Jesus Christ. The Great Commission built on the Greater Reversal. The culmination of the Greater Reversal is described in Revelation 21:7.

7. Gregory Clark, *A Farewell to Alms: A Brief Economic History of the World* (Princeton, New Jersey: Princeton University Press, 2007), ch. 11.

8. Gary North, *Inheritance and Dominion: An Economic Commentary on Deuteronomy*, 2nd ed. (Dallas, Georgia: Point Five Press, [1999] 2000), ch. 69.

CONCLUSION

And Elijah came unto all the people, and said, How long halt ye between two opinions? if the Lord *be God, follow him: but if Baal, then follow him. And the people answered him not a word.*

I KINGS 18:21

The people of God hedged their bets. They usually do. But finally they come to their senses (I Kings 18:40).

I wrote in the Preface that all types of economic theory are governed by a five-point system of assumptions. This is analogous to the Bible's five-point biblical covenant.[1] The epistles offer this covenantal structure of economics.

Point 1: The sovereignty of God. God is the source of all wealth. "Every good gift and every perfect gift is from above, and cometh down from the Father of lights, with whom is no variableness, neither shadow of turning" (James 1:17).[2] Our language should attest to God's sovereignty, James taught (James 4:13–15).[3]

Point 2: Hierarchy. Paul wrote of Jesus' incarnation and ministry:

> Who, being in the form of God, thought it not robbery to be equal with God: But made himself of no reputation, and took upon him the form of a servant, and was made in the likeness of men: And being found in fashion as a man, he humbled himself, and became obedient unto death, even the death of the cross. Wherefore God also hath highly exalted him, and given him a name which is above every name: That at the name of Jesus every knee should bow, of things in heaven, and things in earth, and things under the earth; And that every tongue should confess that Jesus Christ is Lord, to the glory of God the Father. Wherefore, my beloved, as

1. Ray R. Sutton, *That You May Prosper: Dominion By Covenant*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1987] 1992).
2. Chapter 33.
3. Chapter 36.

> ye have always obeyed, not as in my presence only, but now much more in my absence, work out your own salvation with fear and trembling (Phil. 2:6–12).[4]

Jesus was subordinate to God, subordinate to men, and now reigns from on high. This is the model for covenant-keepers. The epistles announce the existence of a hierarchical system of economic authority. This is in the form of a covenant. "Brethren, I speak after the manner of men; Though it be but a man's covenant, yet if it be confirmed, no man disannulleth, or addeth thereto" (Gal. 3:15). This is the model for contracts.[5]

Point 3: Ethics. The epistles announce a system of ethical laws. These involve such issues as morally mandatory charity,[6] placing the other person's interests on a par with our own,[7] showing no ecclesiastical favor to the rich,[8] no covetousness,[9] contentment,[10] self-improvement,[11] hard work,[12] the division of labor,[13] inheritance,[14] predictable sanctions,[15] honesty,[16] and modesty in apparel.[17]

These are not patterns of behavior. They are calls to ethical conformity. A system of institutional sanctions converts ethical standards into patterns of behavior.

Point 4: Sanctions. Until Christian economists offer an exclusively Bible-based theory of economic sanctions—endogenous or exogenous or both—they must remain content to baptize humanistic theories of economic sanctions in the name of Jesus—or not baptize them at all. This has been the condition of Christian economists all the way back to the medieval scholastics. The debates have centered around which humanist theory of economic causality gets baptized, and under which terms of surrender: Christians to humanists, not the other way around.

The epistles offer no discussion of economic causality different from the Old Testament's discussion. The Mosaic law established a

4. Chapter 20.
5. Chapter 12.
6. Chapters 4–9, 11, 13, 15, 17.
7. Chapter 19.
8. Chapter 35.
9. Chapters 16, 30, 36, 40.
10. Chapters 23, 30.
11. Chapter 21.
12. Chapters 24, 26–28.
13. Chapter 14.
14. Chapters 16, 43.
15. Chapters 8, 13, 17.
16. Chapters 15, 27.
17. Chapters 35, 39.

system of sanctions. Obedience to God's Bible-revealed law brings visible external blessings in history (Deut. 28:1–14). Disobedience brings negative external sanctions (Deut. 28:15–68).[18] There is nothing comparable to this in the epistles. The closest that the epistles come to this is the principle of sowing and reaping.[19] God has tilted the playing field in favor of His people (Col. 3:10–12).[20]

Point 5: **Inheritance**. "He that overcometh shall inherit all things; and I will be his God, and he shall be my son" (Rev. 21:7). This passage is the culmination of both Testaments.

These are economic themes, but they do not constitute an analytic system. The Bible offers authoritative revelation regarding the details of such a system, but it does not offer a final summary of the system. The closest it comes to this are Leviticus 26 and Deuteronomy 8 and 28.

A. Themes

Reaping and Sowing (sanctions). Here, we come the closest to the system of economic causation found in Leviticus 26 and Deuteronomy 28. There are blessings in this life for charitable giving. "But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully" (II Cor. 9:6).[21] *We must give up wealth in order to gain wealth*. Every economic theory says this. The dividing issues are these: "Who gives up what? How is he predictably rewarded? What system of sanctions enforces this system of sanctions?"

Paul makes it clear that *God is the Enforcer*. "Be not deceived; God is not mocked: for whatsoever a man soweth, that shall he also reap. For he that soweth to his flesh shall of the flesh reap corruption; but he that soweth to the Spirit shall of the Spirit reap life everlasting. And let us not be weary in well doing: for in due season we shall reap, if we faint not. As we have therefore opportunity, let us do good unto all men, especially unto them who are of the household of faith" (Gal. 6:7–10).[22] God promises to reward generosity with economic blessings. The generous person can have confidence that he will not be brought low without an overwhelming reason. David said as much. "I have been young, and now am old; yet have I not seen the righteous

18. Gary North, *Inheritance and Dominion: An Economic Commentary on Deuteronomy*, 2nd ed. (Dallas, Georgia: Point Five Press, [1999] 2012), ch. 69.

19. Chapters 8, 13, 17.

20. Chapter 25.

21. Chapter 8.

22. Chapter 13.

forsaken, nor his seed begging bread" (Ps. 37:25).[23] Paul does not call for the establishment of a system of institutional sanctions that reward charity. God does this directly. This is a system governed by supernatural intervention.

Charity (ethics). A continuing economic theme in the epistles is the moral necessity of charity. This sets the epistles apart from modern economic theory, whether free market or socialistic. Free market economists relegate charity to the realm of personal values. Some people like to give away money, odd as this may seem to free market economists. Most people do not. Says the economist: "To each his own. Economics is neutral with regard to personal ends. Ends are a matter of personal taste. Charity or pornography: each is equally legitimate as an end." Socialistic economists strive to substitute legal entitlement for voluntary charity. Charity is seen as too personal, too much based of the whims of individuals with wealth, whose moral values are as suspect as their motives. It is unreliable. Charity should be legislated. It should be compulsory. It should further the goals of society, as defined by politicians and bureaucrats.

The epistles present a very different concept of charity. For the covenant-keeper, charity is a moral imperative. It is a test of faith. The model is the incarnation of Jesus Christ. "For ye know the grace of our Lord Jesus Christ, that, though he was rich, yet for your sakes he became poor, that ye through his poverty might be rich" (II Cor. 8:9).[24] The riches spoken of here are not marketable.[25]

The heart of New Testament charity is its voluntarism. There is neither legal compulsion nor institutional negative sanctions for refusing to give. The Lord loves a cheerful giver, Paul wrote (II Cor. 9:7).[26] (Paul said nothing about God's attitude toward a cheerful tax collector.) Covenant-keepers have a duty to give, whenever they can help others. But, then again, so do local churches, which is why there are deacons (Acts 6:1–4).[27]

Paul's second letter to the Corinthian church invokes equality, but of a special kind: the equality of the miracle of the manna (II Cor.

23. Gary North, *Confidence and Dominion: An Economic Commentary on Psalms* (Dallas, Georgia: Point Five Press, 2012), ch. 6.

24. Chapter 5. Cf. Chapter 20.

25. Chapter 1.

26. Chapter 9.

27. Gary North, *Sacrifice and Dominion: An Economic Commentary on Acts*, 2nd ed. Dallas, Georgia: Point Five Press, [2000] 2012), ch. 5.

8:13–15).[28] Lest we forget, God provided equality for the people of Israel in the wilderness: same supplies, same taste.[29] Lest we also forget: the state did not supply any manna. Paul wrote a fund-raising letter, not a political party's platform.

Charitable giving strengthens the bonds within the Christian community. It creates mutual dependence: members to community, and back again. Voluntary charity strengthens the social order by strengthening community.[30] People can have greater confidence that failure will not destroy them. They are willing to take more risks for the sake of God's kingdom.[31]

In contrast, compulsory charity creates mutual dependence in a much broader community, one not linked by oath-bound confession to the God of the Bible and the biblical covenants. This dependence extends from the recipients of the money back to the taxpayers. It creates resentment on both sides.

Charitable giving should be as calculating as investing is. A person asks: "What is the payoff?" First, the prospective donor should consider the payoff for himself. "But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully" (II Cor. 9:6).[32] Generosity pays. Second, he should consider the payoff for the recipient. Is the gift a subsidy to evil-doing? If so, he should not make the gift. Paul's example of such wasteful charity was church money given to widows younger than age 60. "But the younger widows refuse: for when they have begun to wax wanton against Christ, they will marry; Having damnation, because they have cast off their first faith. And withal they learn to be idle, wandering about from house to house; and not only idle, but tattlers also and busybodies, speaking things which they ought not" (I Tim. 5:11–13).[33] More recently, there is a photo in the World Wide Web of a beggar on an American street. He is holding a sign: "Need cash for alcohol research." That beggar had a

---

28. Chapter 6.

29. As is typical of charity cases, the people were not at all grateful. "And the mixt multitude that was among them fell a lusting: and the children of Israel also wept again, and said, Who shall give us flesh to eat? We remember the fish, which we did eat in Egypt freely; the cucumbers, and the melons, and the leeks, and the onions, and the garlick: But now our soul is dried away: there is nothing at all, beside this manna, before our eyes" (Num. 11:4–6).

30. Chapter 9.

31. Chapters 4, 10.

32. Chapter 8. Cf. Chapters 13, 17.

33. Gary North, *Hierarchy and Dominion: An Economic Commentary on First Timothy*, 2nd ed. (Dallas, Georgia: Point Five Press, [2001] 2012), ch. 7:G.

sense of humor. Similarly, the donor should ask: Is charity a subsidy for laziness (II Thes. 3:10–12)?[34] If so, he should not make the gift.

One of the most profound and irreconcilable differences between Christian economics and humanist economics is the different attitude toward economic growth. Both the Bible and modern economics affirm the legitimacy of economic growth. Leviticus 26 and Deuteronomy 28 are the most self-conscious documents in ancient history that advocate the moral imperative of economic growth. But there is a completely different explanation of the means of economic growth. The Mosaic law affirms obedience to biblical laws. Modern economics affirms increasing investment per capita.[35] The Bible does not mention per capita investment. Modern economics does not mention obedience to biblical law.

The epistles' call for charity, because it is a call for obedience to God, is implicitly a call for economic growth. This call is presented in terms of personal economic growth. "But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully" (II Cor. 9:6). Charity and success are linked.[36] The epistles are silent regarding corporate economic growth or per capita growth in general.

Work (ethics). The New Testament's work ethic is found in the epistles. Paul testifies to his own efforts. "I press toward the mark for the prize of the high calling of God in Christ Jesus" (Phil. 3:14).[37] He labors on Christ's behalf. "Whereunto I also labour, striving according to his working, which worketh in me mightily" (Col. 1:29).[38] The covenant-keeper's work is comprehensive. "And whatsoever ye do in word or deed, do all in the name of the Lord Jesus, giving thanks to God and the Father by him" (Col. 3:17).[39] Work enables men to gain a good reputation for honesty. This gains them reliable income. "And that ye study to be quiet, and to do your own business, and to work with your own hands, as we commanded you; That ye may walk honestly toward them that are without, and that ye may have lack of nothing" (I Thes. 4:11–12).[40]

34. Chapter 28.

35. Free market economists affirm the efficacy of profit-seeking investment. Socialist and Keynesian economists affirm the efficiency of state investment, meaning the investment of funds confiscated from the public by force and allocated by tenured bureaucrats who cannot easily be fired for losses.

36. Chapter 11.

37. Chapter 21.

38. Chapter 24.

39. Chapter 26.

40. Chapter 27.

This is the background for Paul's famous statement, "For even when we were with you, this we commanded you, that if any would not work, neither should he eat. For we hear that there are some which walk among you disorderly, working not at all, but are busybodies. Now them that are such we command and exhort by our Lord Jesus Christ, that with quietness they work, and eat their own bread" (II Thes. 3:10–12).[41] This outlook transforms societies when it becomes widespread. This is often called the Protestant ethic, because of the enormous influence Max Weber's 1905 book, *The Protestant Ethic and the Spirit of Capitalism*.

Paul was adamant. So vital is work that churches should not give charity to people who refuse to work (II Thes. 3:10–12).[42] No stronger statement against the economics of the welfare state can be found in the Bible or anywhere else in ancient literature.

Entrepreneurship (ethics). The epistles give impetus to entrepreneurship. They tell covenant-keepers to be confident about the future, a crucial feature of the outlook that characterizes entrepreneurs. "Be careful [full of care] for nothing; but in every thing by prayer and supplication with thanksgiving let your requests be made known unto God. And the peace of God, which passeth all understanding, shall keep your hearts and minds through Christ Jesus" (Phil 4:6–7).[43] God has intervened to support covenant-keepers in their ventures (Col. 3:10–12).[44]

Motivation (sanctions). Adam Smith launched modern free market economics with this observation of people's motivation:

> But man has almost constant occasion for the help of his brethren, and it is in vain for him to expect it from their benevolence only. He will be more likely to prevail if he can interest their self-love in his favour, and shew them that it is for their own advantage to do for him what he requires of them. Whoever offers to another a bargain of any kind, proposes to do this. Give me that which I want, and you shall have this which you want, is the meaning of every such offer; and it is in this manner that we obtain from one another the far greater part of those good offices which we stand in need of. It is not from the benevolence of the butcher the brewer, or the baker that we expect our dinner, but from their regard to their own interest. We address ourselves, not to their humanity, but to their self-love, and never talk to them of our own necessities, but of their advantages.[45]

41. Chapter 28.
42. Chapter 28.
43. Chapter 22.
44. Chapter 25.
45. Adam Smith, *The Wealth of Nations* (1776), I:II:2.

Smith called this impulse self-love. Modern economists call it self-interest.

Self-interest in the New Testament is always balanced by concern for others' best interests. "Look not every man on his own things, but every man also on the things of others" (Phil. 2:4).[46] The proper motivation is service, not self-interest. Parents understand this with respect to their obligations to their children and to each other. The New Testament demands that we extend this concern beyond the covenants of church and family. This is because Christ provided the model through His incarnation, death, resurrection, and ascension.[47]

This is the most profound distinction between Christian economics and humanistic free market economics. The difference can be seen in the attempt of a dying person to bargain with God. One man says, "If you give me five more years, I will give away half of my money." The other man says, "I have been giving away half of my income for two decades. If I die, I can no longer do this. If you want this money for your kingdom, give me five more years." The terms of exchange are the same: five years for half his income. The motivations are radically different. The first man is self-interested. The second man is service-oriented. Paul set forth the correct version of this bargaining procedure. "For to me to live is Christ, and to die is gain" (Phil. 1:21). He lived to serve. "For I am in a strait betwixt two, having a desire to depart, and to be with Christ; which is far better: Nevertheless to abide in the flesh is more needful for you" (Phil. 1:23–24).[48]

In a free society, it is better to have covenant-breakers bargain in terms of surrendering wealth to gain wealth than it is to have them gain wealth by stealing, either directly or indirectly through politics. The free market social order is superior to any economy based on taxation and central planning. There is greater freedom, greater creativity, greater personal responsibility, and greater output per unit of resource input (efficiency). This is analogous to the question of the person you want to live next door: a sober atheist or an alcoholic atheist. The benefits of the free market are great. The benefits of central planning are few, except in wartime. But this does not change the fact that it is better for society when property owners are other-oriented in their motivations and dealings with each other.

Men pursue efficiency. For what purpose? To serve others better

46. Chapter 18.
47. Chapter 19.
48. Chapter 18.

or to reap greater entrepreneurial profits personally? The epistles affirm the latter.

James was defiantly hostile to the motivation of rich men. He ridiculed them (James 5:1–6).[49] Peter agreed. He believed them to be less wise than Balaam's donkey (II Peter 2:14–16).[50] Both apostles were applying Jesus' warning to rich men, that it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God (Matt. 19:24).[51] John warned the Laodicean church that it suffered from the affliction of riches (Rev. 3:17–18).[52]

Division of Labor (ethics). Adam Smith's other famous passage had to do with pin-making. A factory hires unskilled laborers to produce pins. It breaks down pin production into routine procedures. This factory can vastly outproduce the same number of highly specialized pin makers, working alone. Smith begins *The Wealth of Nations* with this observation. The Bible observed this long before. "Two are better than one; because they have a good reward for their labour" (Eccl. 4:9). Paul makes this point in Romans 12 and I Corinthians 12: the church as a body. He reasserts this in Ephesians 4:14–16.[53] Covenant-keepers should cooperate. Each should do his job.

Conclusion

The epistles are an extension of Jesus' ministry. The economic themes He taught, especially in Luke's gospel, are seen in the epistles. Jesus did not emphasize economic growth. He merely assumed its possibility. Moses had told the generation of the conquest that long-term economic growth is not only possible, it is morally binding. The positive sanctions of God are bound covenantally to God's Bible-revealed law, which is morally binding.

Those who argue that Jesus annulled the social laws of Moses face a dilemma. Jesus and the apostles articulated no substitute for either the Mosaic laws or the Mosaic law's sanctions, whether civil or cosmic. This leaves Christians epistemologically mute in the face of rival systems of laws and sanctions. They choose sides, based on what seems acceptable to them, nation by nation, era by era. They sit on the sidelines of civilization, generally mute, but with their intellectual

49. Chapter 38.
50. Chapter 40.
51. Gary North, *Priorities and Dominion: An Economic Commentary on Matthew*, 2nd ed. (Dallas, Georgia: Point Five Press, [2000] 2012), ch. 38.
52. Chapter 41.
53. Chapter 14.

spokesmen baptizing first one, than another, non-Christian social theory. Anglo-American Christians prefer Anglo-American Enlightenment social theories, which were modeled on the bottom-up structure of Calvin's ecclesiology, as developed by seventeenth-century Scottish Presbyterianism. Continental Christians prefer the socialism of nineteenth-century Enlightenment social theory, whose model was the top-down hierarchy of sixteenth-century Jesuits. The supreme oddity of this is that both roads of the Enlightenment lead back to the tiny, obscure College of Montagu at the University of Paris, where Calvin attended until the year (and maybe even the month) that Ignatius of Loyolla enrolled: 1528. They had been preceded at Montagu by the man who tried to mediate between their rival systems of ecclesiology: Erasmus. Yet only obscure specialists in sixteenth-century European history have ever heard of Montagu College.

This is the final volume of an economic commentary on the Bible that has stretched to two dozen volumes, plus about eight book-length appendixes. What does it all boil down to? A single question: *If not biblical law, then what*?

APPENDIX

ESCHATOLOGY AND SOCIAL THEORY

A. Corporate Casuistry

The question arises as to whether a society that experiences long-term economic growth has been blessed by God because of its covenant-keeping. Is outward economic prosperity evidence of outward covenant-keeping by a majority of the society's members? In other words, *is there corporate ethical cause and effect in history*? Does covenant-breaking produce prosperity, while covenant-keeping produces poverty? Leviticus 26 and Deuteronomy 28 teach explicitly that there is corporate covenantal cause and effect in history. The righteous in general get richer, and the unrighteous in general get poorer.

This covenantal cause-and-effect process in history is widely denied by most New Testament expositors. They claim that the covenantal corporate predictability which prevailed under the Mosaic law has been abolished by the New Testament. This means that the New Testament's cosmic order is fundamentally different from the Old Testament's cosmic order. It means that there is a new system of ethics in the New Testament. In this system, covenant-breakers can prosper over the long run, and covenantkeepers may not catch up. That which was considered ethically inescapable under the Mosaic law, namely, that righteousness predictably produces prosperity, and unrighteousness predictably produces poverty, is regarded by New Testament expositors as somehow inferior to the New Testament covenantal system of cause and effect. Ethical cause and effect no longer exists corporately, we are assured. We are told that, with respect to societies, outcomes are not connected with confessions. We are assured that we cannot make reliable forecasts regarding the long-term progress of covenant-keeping.

1. Amillennialism

We are assured by amillennialists that the best that Christians can hope for historically in the long run is randomness. Meredith G. Kline stated this emphatically in an article attacking Greg. L. Bahnsen's 1977 book, *Theonomy in Christian Ethics*.

> And meanwhile it [the common grace order] must run its course within the uncertainties of the mutually conditioning principles of common grace and common curse, prosperity and adversity being experienced in a manner largely unpredictable because of the inscrutable sovereignty of the divine will that dispenses them in mysterious ways.[1]

Other amillennialists assure us that the long-term progress for covenant-breaking is so great, and the power that covenant-breakers will achieve in society is so overwhelming, that only the direct intervention of Christ at the Second Coming can prevent covenant-keepers from being totally destroyed by covenant-breakers. This was explicitly taught by Cornelius Van Til, in his book, *Common Grace*.

> But when all the reprobate are epistemologically self-conscious, the crack of doom has come. The fully self-conscious reprobate will do all he can in every dimension to destroy the people of God. So while we seek with all our power to hasten the process of differentiation in every dimension we are yet thankful, on the other hand, for "the day of grace," the day of undeveloped differentiation. Such tolerance as we receive on the part of the world is due to this fact that we live in the earlier, rather than in the later, stage of history. And such influence on the public situation as we can effect, whether in society or in state, presupposes this undifferentiated stage of development.[2]

Van Til's position is clear: as history develops, the persecution of Christians by reprobates increases. The good get better, while the bad get worse; the good get less influential, while the bad get increasingly dominant. Everyone becomes more self-conscious, and spiritual darkness spreads. Christians should therefore be thankful that they live today rather than later. We are tolerated today, he says; later, we will be persecuted. This is the traditional amillennial view of history.

This message is one of historical despair. It undermines Christians in their attempt to establish a Christian social order. It tells them that, no matter how faithful they are in applying biblical principles to spe-

1. Meredith G. Kline, "Comments on an Old-New Error," *Westminster Theological Journal*, XLI (Fall 1978), p. 184.

2. Cornelius Van Til, *Common Grace* (1947), reprinted in *Common Grace and the Gospel* (Nutley, New Jersey: Presbyterian & Reformed, 1972), p. 85.

cific historical situations, their efforts are in vain, culturally speaking. Worse than this: *their efforts are self-destructive*. Their success will only draw attention to their efforts to overcome covenant-breaking in society. This will alert covenant-breakers to the activities of covenant-keepers. Covenant-breakers will then take steps to persecute covenant-keepers in order to destroy their social institutions. Consistent amillennialism teaches that covenant-breakers will be successful in their attempts to overcome covenant-keepers in history, and also successful in undermining their social institutions, which are consistent with biblical principles. This outlook is consistent with amillennial eschatology. In fact, amillennial eschatology mandates that this view of social change be accepted.

This outlook is so pessimistic that only very rarely do amillennialist social thinkers go into print with it. A few have. One of them was Herman Hanko, who was the senior theologian of the tiny Dutch-American denomination, the Protestant Reformed Church. Only Satan can grant widespread economic success in history, he taught.

> I was compelled to warn God's people against the spiritual dangers involved in postmillennialism. It is my fervent hope and prayer that those who hold to postmillennialism do not actually promote the kingdom of Antichrist; but Herman Hoeksema was right when somewhere he warned God's people of the spiritual danger involved. It is not inconceivable that, if the saints are looking for a glorious kingdom on earth, they will be tempted to identify the kingdom which Antichrist establishes with the kingdom of Christ. It will be hard enough in that dreadful day to stand for the cause of Christ without putting other spiritual temptations in the way.[3]

> I do not doubt that a kingdom of peace, of great plenty, of enormous prosperity and uncounted riches, of beauty and splendor such as the world has never seen, will some day be established. Scripture points us to that. What makes one cringe, however, is that this kingdom is described by Scripture as the kingdom of the beast (read Revelation 13). This makes postmillennial thinking of considerable spiritual dangers.[4]

2. Dispensationalism

Equally adamant that long-term economic prosperity is of the devil is accountant and popular writer of paperback dispensational

3. Herman Hanko, "Response to 'The Other Side' of Postmillennialism," *Standard Bearer* (April 1, 1990), p. 295. Cited by Kenneth L. Gentry, Jr., *He Shall Have Dominion: A Postmillennial Eschatology*, 2nd ed. (Tyler, Texas: Institute for Christian Economics, [1992] 1997), p. 506.

4. Herman Hanko, "The Illusory Hope of Postmillennialism," *Standard Bearer* (Jan. 1, 1990), p. 159. Cited in *ibid.*, pp. 506–7.

eschatology books, Dave Hunt. He wrote two books on this: *Peace, Prosperity, and the Coming Holocaust* (1983) and *Whatever Happened to Heaven?* (1988). I reviewed them in 1992.[5]

This outlook implies that success on a broad base is the result of the creative work of Satan. Satan has overcome the inherent tendency of the social world of the Mosaic law, in which covenant-keepers experience success, and covenant-breakers experience failure. While this was built into the Old Covenant, Van Til, Hanko, and Hunt have insisted that not only has this system of ethical causation been annulled, it has been reversed in the New Testament. In our era, covenant-keeping produces widespread poverty, and covenant-breaking produces widespread prosperity. This prosperity lures unsuspecting and naive covenant-keepers into accepting as legitimate the social goal of long-term economic growth, the authors have argued.

B. Is Wealth Satanic?

Western civilization and the free-market social order have produced long-term economic growth ever since the late eighteenth century. This being the case, there is no other conclusion consistent with both amillennialism and dispensationalism than this: *the free-market social order is inherently satanic*. After all, this order has produced the extraordinary prosperity in which we all live. Yet such prosperity, they insist, is the mark of the devil. Such prosperity can only come because Satan wants to lure Christians into the trap of believing that covenant-keeping produces long-term prosperity and economic success. So, Christians will be tempted to pursue wealth and success in every field.

Naturally, neither of the two authors—Hanko or Hunt—ever said this. They firmly believed in free market principles. But if long-term economic prosperity is the lure of the devil, and if the free-market social order alone produces long-term prosperity, then the only logical conclusion is that the free-market social order is satanic. They never discussed this. I doubt that they ever thought about it. It is obvious that their followers would reject such a conclusion had they ever announced it.

These men have defended a position regarding the source of widespread prosperity which is at odds with Leviticus 26 and Deuteronomy 28. It is also at odds with the position of Ben Franklin that

5. Gary North, "Ghetto Eschatologies," *Biblical Economics Today* (April/May 1992).

honesty is the best policy. It is at odds with the belief that Western civilization, being at bottom Christian in its origins, has produced extraordinary economic growth, which is itself possible only in a private property social order. Private property is explicitly taught in the Ten Commandments[6] and by the case laws of Exodus.[7] Private property is affirmed throughout the Old Testament. So is the legitimacy of long-term economic growth. But the defenders of amillennialism and dispensationalism refuse to follow the inescapable logic of their eschatological viewpoints.

With respect to the doctrine of long-term economic growth as an aspect of the private property social order, dispensationalism and amillennialism are inconsistent. On the one hand, the defenders of both systems usually insist that they favor the free market social order. Sometimes they even are willing to quote "Thou shalt not steal" and "Thou shalt not covet" as binding ethical laws under the New Testament. But when they are pressed on the issue of the legitimacy of long-term economic growth as the inescapable outcome of the ethical cause-and-effect system which God has created to govern the affairs of mankind, as revealed in Leviticus 26 and Deuteronomy 28, they explicitly deny that this system of ethical causation is operational today.

This leaves them with this alternative: the argument that covenant-keeping produces long-term poverty, and covenant-breaking produces long-term economic growth. Conclusion: only to the extent that covenant-keepers are minority members of overwhelmingly covenant-breaking societies are covenant-keepers said to participate legitimately in a wealthy social order. Covenant-keepers are therefore analogous to Lot in Sodom. The advocates of both amillennialism and dispensationalism rush to warn Christians that any compromise with prosperity as a goal for history is satanic.

Then what of compromise with the free market, which has produced the very prosperity that pessimillennial theologians warn against? Amillennial theologians and dispensational theologians do not publicly deal with this issue. To ask such a question would raise questions in the minds of their followers about their commitment to private enterprise. Their followers are committed to private enterprise in most cases. There are some exceptions, mainly university scholars who have adopted either socialism or the Social Gospel, in the name

6. Gary North, *Authority and Dominion: An Economic Commentary on Exodus* (Dallas, Georgia: Point Five Press, 2012), Part 2, *Decalogue and Dominion* (1986).

7. *Ibid*., Part 3, *Tools of Dominion* (1990).

of evangelical Christianity, but the broad majority of dispensationalists and amillennialists have recognized that the Social Gospel is liberal to the core.[8]

C. Eschatology and Social Theory

People ask me all the time: "Is eschatology really that important?" Invariably, these people are not committed strongly to any view of eschatology, and they also want to avoid conflict, which would force them to study the rival views and come to a decision.

I have written numerous books to say that eschatology is important to social theory, especially my book, *Millennialism and Social Theory*.[9] Here is my thesis, argued for almost four decades: *without a concept of theonomic postmillennialism, no concept of an explicitly biblical social order is possible*. Because they reject postmillennialism, neither amillennialism nor dispensationalism can accept the Christian origins of the prosperity of the West and its private property social order. So, amillennialists and dispensationalists have steadfastly refused to go into print with books on social theory. They often deny that there is any such thing as Christian social theory. This is because *the only possible basis for explicitly biblical and explicitly detailed social theory would be an appeal to the Mosaic law*. They insist that the Mosaic law has been completely annulled, and not only annulled, that the principles undergirding the ethical cause-and-effect structure of the Mosaic law have been reversed in New Testament times. "The good get poorer, and the bad get richer." They dare not go into print with such a viewpoint. They would alienate their followers. So, they restrict their criticism of postmillennialism, and especially of theonomic postmillennialism, by painting with a broad stroke their position that such teaching can lead to satanic conclusions.

They suffer from the age-old problem: *you cannot beat something with nothing*. They are both unable and unwilling to develop explicitly biblical social theories. Why is this the case? Because the only basis for the construction of such social theories is an appeal to the specific revelation of the Bible, which means the Mosaic law. This means theonomy. They reject theonomy.

---

8. Joel McDurmon, *God Versus Socialism: A Biblical Critique of the New Social Gospel* (Powder Springs, Georgia: American Vision, 2009).

9. Gary North, *Millennialism and Social Theory* (Tyler, Texas: Institute for Christian Economics, 1990).

1. The Epistles

The epistles affirm the same system of ethical cause and effect that the Mosaic law affirmed and the prophets affirmed. They affirm the position that God's sanctions operate in history, not just in eternity. They affirm that what we see in history is a down payment, or earnest, of what we will see in eternity. We will see great splendor in eternity for covenant-keepers, and excruciating poverty for covenant-breakers. Covenant-keepers are not said to grab victory out of the jaws of defeat. Covenant-breakers are not said to grab defeat out of the jaws of victory. There is consistency between historical development and each personal condition. History is not a pack of tricks played on covenant-breakers. It is not a trap to lure them into rebellion against God because of their economic success. The Scriptures are clear that such arrogance is the result of holding back the truth in unrighteousness. It is part of the covenant-breakers' self-conscious attempt to worship the creation rather than the Creator. What we read about covenant-breakers in Romans 18:18–22,[10] we read throughout the epistles regarding the blindness of covenant-breakers.

Paul in other passages warns Christians that they may suffer the kind of persecution that he suffered. This is not the same as saying that all Christians throughout history will suffer the same sort of persecutions that he suffered. If this were not the case, and if all Christians must always suffer persecution, then why did the Roman Empire fall to Christianity? Or are we to conclude that the entire medieval era was a period of enormous satanic victory? Renaissance humanists concluded that the medieval world was both Christian and evil. They named it the "dark ages." They were in revolt against Christian civilization. They were self-consciously attempting to resurrect classical civilization. They hated in the Middle Ages precisely because the era was self-consciously Christian.

D. Eschatology Matters

Eschatology counts. It counts for social theory. It counts for personal motivation. It counts in establishing one's long-term plans, which include leaving a legacy behind. If, as both dispensationalism and amillennialism teach, this legacy will be destroyed by satanic forces, either during the future Great Tribulation of dispensationalists or the future

10. Gary North, *Cooperation and Dominion: An Economic Commentary on Romans* (Dallas, Georgia: Point Five Press, 2012), ch. 2.

tribulation period of amillennialism, then of what possible use is capital expended today for the creation of long-term social institutions, except for the institutional church and the family? Even education becomes more of a way to create a hothouse environment for the children of the faithful than to challenge the humanistic institutions and worldviews that surround the Christians. Everything is defensive; nothing is offensive. Any attempt to call one's followers to fight the good fight in the expectation of winning the good fight is dismissed as a satanic or heretical, i.e., postmillennial. So, both groups call their followers to fight the good fight with this motivation: "The more successful you are in fighting the good fight, the more guaranteed your defeat will be in history. The more consistent you are in applying biblical principles to the social environment, the more likely you will be persecuted because covenant-breakers will see what you are doing and will deeply resent it."

This is why both amillennialism and dispensationalism favor the creation of social and cultural ghettos. These are confessional ghettos. They may be nationalist ghettos. But they are always ghettos. They are like the mythical travelers west across the prairie in 1870 who, when attacked by the Indians, formed a circle with the wagons. As a matter of fact, they never did this. It would have been a suicidal tactic. But it made for great Hollywood movies, and it makes for great tactics of social retreat.

Conclusion

You may think that I am exaggerating for the purposes of rhetoric. I have used a little rhetoric, such as the image of forming a circle with the wagons, but I am in no way exaggerating the actual production, or lack of production, of works of social theory by dispensational theologians and amillennial theologians. Even in those few cases when amillennial theologians have tried to make some kind of statement about social theory, they do not appeal to biblical law for society's ethical foundations and specific judicial foundations. Generally, they write books about some version of an anti-utopia. A classic example is the 1957 book, *The Society of the Future*, by H. van Riesen. It was written by a Dutch scholar, and his conclusion was that Western civilization is headed toward a period of terrible persecution of Christians in a society completely dominated by humanists. Christians will exist only on the fringes of society.

My work in Christian economics rests on a self-conscious rejection of amillennialism, dispensationalism, and pietism insofar as they

promote interpretations of the Bible that undermine the building of the comprehensive kingdom of God in history. My work is a defense of the free market social order. It is a defense of this order in terms of this assertion: the Mosaic law's concept of ethical cause and effect made possible Western civilization and free market capitalism.